



# Individual Fund Factsheet January 2022

## Life Insurance

Aditya Birla Sun Life  
Insurance Company Limited



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

# LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

<b>Index</b>	<b>Page No.</b>
Market Outlook	1
Fund Management Details	3
Investment Performance	4
Liquid Plus	6
Assure Fund	7
Income Advantage Fund	8
Income Advantage Guaranteed Fund	9
Protector Fund	10
Builder Fund	11
Balancer Fund	12
Enhancer Fund	13
Creator Fund	14
Magnifier Fund	15
Maximiser Fund	16
Maximiser Guaranteed Fund	17
Super 20 Fund	18
Multiplier Fund	19
Pure Equity Fund	20
Value & Momentum Fund	21
Capped Nifty Index Fund	22
Asset Allocation Fund	23
MNC Fund	24
Platinum Premier Fund	25
Platinum Advantage Fund	26
Foresight Single Pay Fund	27
Foresight 5 Pay Fund	28
Titanium I Fund	29
Pension Nourish Fund	30
Pension Growth Fund	31
Pension Enrich Fund	32
Linked Discontinued Policy Fund	33
Pension Discountinued Fund	34
Annexure	35

## Economy Review

The key events in the month were –

### Domestic Factors

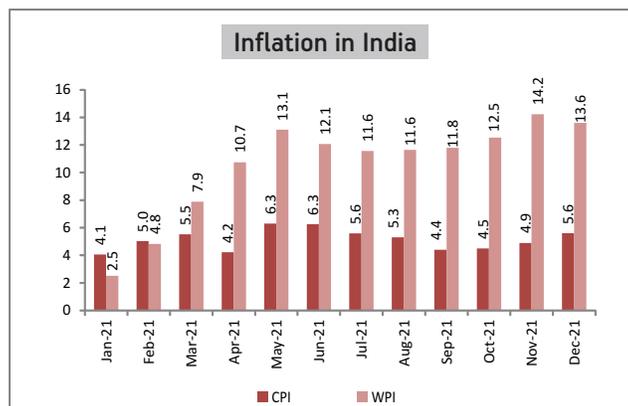
- a) **Budget FY2022-23**- Nominal GDP growth estimated at 11% for FY23 at Rs 258tn. Fiscal deficit for FY23 has been pegged at 6.4% of GDP and gross borrowing of Rs 14.95tn. Capital expenditure is estimated to go up by 25% yoy to Rs 7.5tn.
- b) **GST**- December'2021 GST collections (collected in January'2022) recorded the highest collection in GST history at Rs 1,410bn.
- c) **Manufacturing PMI**- India's manufacturing PMI moderated 54 in January'2022 Vs 55.5 for December'2021.
- d) **Trade Deficit**- Trade deficit for January'2022 came in at \$17.9bn as exports grew 24% yoy to \$34.1bn while imports grew also 24% yoy to \$42.0bn.
- e) **World Bank**- The World Bank retained its FY2022 GDP growth forecast for India at 8.3% but upgraded it to 8.7% for FY2023 from 7.5% estimated earlier.

### Global Factors

- a) **FOMC**- The FOMC in its first 2022 meeting, indicated that it would begin hiking rates, likely starting in March.
- b) **Crude Oil Prices**- Brent crude oil prices crossed \$90/bbl in the month of January'2022 due to geopolitical tensions between Russia and Ukraine posing supply side concerns and threats to UAE from Yemen Houthi movement.
- c) **Coronavirus**- Omicron being a very contagious variant has resulted in a spike in Covid cases globally in January'2022 but the infection is mild with a very low fatality rate.

### Domestic Macro Economic Data

**Inflation**- CPI inflation increased to a 5 month high in December'21 to 5.6%. WPI inflation came in at 13.6% in December'21 Vs 14.2% last month, food inflation continues to rise.



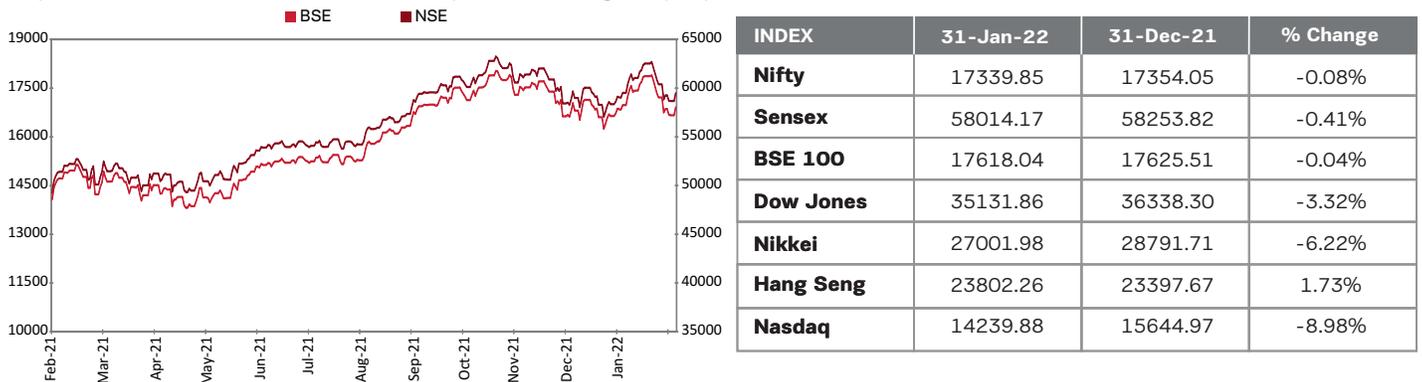
Source: Tradingeconomics.com

## Outlook for Equities

In the month of January'2022, Nifty and Sensex was flat over a 1 month period, as rising bond yields globally along with high crude prices continued to weigh on investor sentiments. On the domestic front, Election Commission announced dates for assembly elections for five states starting from 10th February and results to be declared on 10th March. Union budget for FY23 was growth oriented with continued impetus on infrastructure without increasing the tax burden. Government conformed to fiscal consolidation path despite upcoming state elections. During the month of January'2022, FIIs remained net sellers and sold ~\$5.0bn while DIIs bought ~\$2.9bn of Indian equities.

The FY23 Budget highlighted the government's growth focus primarily through an investment and capex push without getting bogged down by higher-than-expected FY22/23 fiscal deficit target of 6.9%/6.4% of GDP. The Finance Minister focused on sustaining growth and continued higher expenditure over and above the last year's expansionary budget resulting in slightly higher fiscal deficit of 6.4% of GDP. While there is a worry that the higher fiscal deficit will push up interest rates and the government 10 year yield went up to 6.92% but on the positive side the budget estimates are very conservative on the GDP growth estimate of 11.1% vs 12.5% street estimates looking at the current buoyancy. Hence the tax revenues could surprise on the upside and fiscal deficit number could actually be lower than the 6.4% targeted next year. The budget also mentioned that the domestic companies would be earmarked for 68% of defence budget and that should be seen positively for Indian corporates catering to this sector of strategic importance. As a relief, despite being ahead of state elections, the budget did not have any big populist measures, which some investors were nervous about.

Nifty is currently trading at ~21x FY23 P/E, overall valuations are not cheap, hence currently the earnings yield of less than 5.0% is much lower than the expected G-Sec 10yr yield of around 7%. Historically, such levels have led to single-digit returns on benchmark at best, hence the Nifty could be range bound next year. Economic recovery and underlying corporate earnings growth are very strong. We expect Nifty earnings to grow at 21-22% CAGR from FY21-24. We expect investment focussed sectors like infra cap goods, cement to do well and also areas with less demanding valuation like large banks can outperform. Investors can continue to invest in equities from a long term perspective.



## Outlook for Debt

Much awaited Union Budget in beginning of February caused fireworks in the bond market, though not entirely surprising but the speed of disappointment in rates market was somewhat unexpected. Firstly, the high number on Government's gross borrowing programme at Rs 14.95tn was much higher than most estimates. This could be subject to some downward revision, however net borrowing at over Rs 11tn is at 4.3% of GDP at an augmented GDP base, up from 4% earlier is a negative surprise. Foreign portfolio investors had built up hopes of tax changes which would pave the way for inclusion of Indian government securities in the global bond indices. Absence of any change on the capital gains tax for FPI's was also not well received.

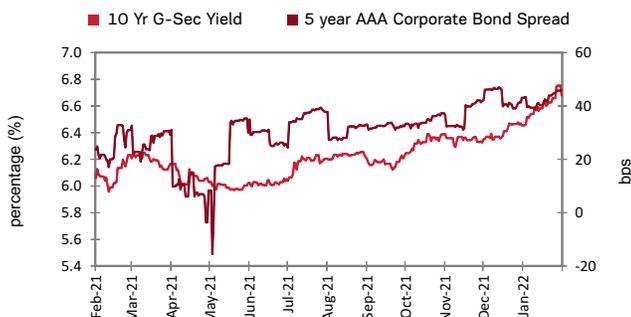
The budget also had more focus on growth and bringing several off-balance sheet items within the ambit of balance sheet. Reducing of subsidies and higher capital expenditure are some of the budget highlights. FY22 gross fiscal deficit to GDP ratio was revised higher at 6.9% against budgeted estimates of 6.8%. For FY23 gross fiscal deficit to GDP ratio was kept at 6.4% against much anticipated 6.0%.

FY22 Economic Survey touted as recovery on track and noted that given the progress of the vaccination program, economic momentum building back gradually and the likely long-term benefits of supply-side reforms. Real GDP growth is likely to be around 8.0-8.5% in FY23.

India merchandise trade deficit touched \$17.9bn in January'2022 lower than over \$20 bn handle earlier due to decrease in oil imports as well as gold imports. Exports at \$34.1bn, while imports were at \$52.0bn. December'21 CPI inflation increased to 5.59% (November: 4.91%) primarily on base effects. Core CPI inflation fell by 10 bps to 6.20%. December'21 WPI inflation moderated to 13.6% (November: 14.2%). November'21 IIP grew at 1.47% Vs 4% in October'21 as festive season impact faded. Contraction was seen in capital goods production and consumer durables. GST collection showed a robust clip at Rs 1.41tn for January 2022.

Global yields have been witnessing hardening bias, Federal Reserve in its first 2022 meeting, indicated that it would begin hiking rates, likely in March and also indicated that it will soon start the process of reducing its balance sheet soon after the rate hikes begin. This sent dollar strengthening and US yields rising as they touched 1.90% but ended the month lower at 1.78%. Brent crude prices have been on an upward trajectory moving past immediate resistance to end January'2022 at \$91/bbl.

In the near-term; RBI MPC in February'2022 will be watched closely for direction on changes in key rates. RBI OMO sales and management of system liquidity will be of note. Higher-than-expected borrowing announced by Government will be adding to supply pressure. 10 year G-sec closed at 6.68% on 31st January'2022 higher by 23 bps against previous month close. In the near term we expect 10 year yield to be in a range of 6.75%-7.00%. Corporate bond spread with G-sec is at 30 bps and likely to be in a range of 30-40 bps.



Key Indices	31-Jan-22	31-Dec-21	% Change
10 Year G-Sec	6.68	6.45	3.52%
5 Year G-Sec	5.89	5.79	1.71%
91 Day T Bill	3.71	3.59	3.34%
364 Day T-Bill	4.51	4.21	7.13%
Call Rates	3.22	3.64	-11.54%

# Fund Management Details

Debt Funds	SFIN No	Fund Manager
Liquid Plus	ULIF02807/10/11BSLLIPLUS109	Ms. Richa Sharma
Assure Fund	ULIF01008/07/05BSLIASSURE109	Ms. Richa Sharma
Income Advantage Fund	ULIF01507/08/08BSLIINCADV109	Ms. Richa Sharma
Income Advantage Guaranteed Fund	ULIF03127/08/13BSLIINADGT109	Ms. Richa Sharma

Balanced Funds	SFIN No	Fund Manager	
		Equity	Debt
Protector Fund	ULIF00313/03/01BSLPROTECT109	Mr. Sandeep Jain	Ms. Richa Sharma
Builder Fund	ULIF00113/03/01BSLBUILDER109	Mr. Sandeep Jain	Ms. Richa Sharma
Balancer Fund	ULIF00931/05/05BSLBALANCE109	Mr. Sandeep Jain	Ms. Richa Sharma
Enhancer Fund	ULIF00213/03/01BSLENHANCE109	Mr. Sameer Mistry	Ms. Richa Sharma
Creator Fund	ULIF00704/02/04BSLCREATOR109	Mr. Sandeep Jain	Ms. Richa Sharma

Equity Funds	SFIN No	Fund Manager	
		Equity	Debt
Magnifier Fund	ULIF00826/06/04BSLIIMAGNI109	Mr. Trilok Agarwal	Ms. Richa Sharma
Maximiser Fund	ULIF01101/06/07BSLIINMAXI109	Mr. Sameer Mistry	-
Maximiser Guaranteed Fund	ULIF03027/08/13BSLIMAXGT109	Mr. Sameer Mistry	-
Super 20 Fund	ULIF01723/06/09BSLSUPER20109	Mr. Sameer Mistry	-
Multiplier Fund	ULIF01217/10/07BSLINMULTI109	Mr. Bhaumik Bhatia	-
Pure Equity Fund	ULIF02707/10/11BSLIPUREEQ109	Mr. Trilok Agarwal	-
Value & Momentum Fund	ULIF02907/10/11BSLIVALUEM109	Mr. Sandeep Jain	-
Capped Nifty Index Fund	ULIF03530/10/14BSLICNFIDX109	Mr. Bhaumik Bhatia	-
MNC Fund	ULIF03722/06/18ABS LIMUMNC109	Mr. Trilok Agarwal	Ms. Richa Sharma

Asset allocation Fund	SFIN No	Fund Manager	
		Equity	Debt
Asset Allocation Fund	ULIF03430/10/14BSLIASTALC109	Mr. Trilok Agarwal	Ms. Richa Sharma

Pension Funds	SFIN No	Fund Manager	
		Equity	Debt
Pension Nourish Fund	ULIF00604/03/03BSLNOURISH109	Mr. Bhaumik Bhatia	Ms. Richa Sharma
Pension Growth Fund	ULIF00504/03/03BSLIGROWTH109	Mr. Bhaumik Bhatia	Ms. Richa Sharma
Pension Enrich Fund	ULIF00404/03/03BSLIENRICH109	Mr. Bhaumik Bhatia	Ms. Richa Sharma

Guaranteed NAV Funds	SFIN No	Fund Manager	
		Equity	Debt
Platinum Premier Fund	ULIF02203/02/10BSLPLATPR1109	Mr. Sameer Mistry	Ms. Richa Sharma
Platinum Advantage Fund	ULIF02408/09/10BSLPLATADV109	Mr. Sameer Mistry	Ms. Richa Sharma
Foresight Single Pay Fund	ULIF02610/02/11BSLFSITSP1109	Mr. Sameer Mistry	Ms. Richa Sharma
Foresight 5 Pay Fund	ULIF02510/02/11BSLFSIT5P1109	Mr. Sameer Mistry	Ms. Richa Sharma
Titanium I Fund	ULIF01911/12/09BSLITITAN1109	Mr. Sameer Mistry	Ms. Richa Sharma

Discontinued Policy Funds	SFIN No	Fund Manager
Linked Discontinued Policy Fund	ULIF03205/07/13BSLILDIS109	Ms. Richa Sharma
Pension Discontinued Policy Fund	ULIF03305/07/13BSLIPNDIS109	Ms. Richa Sharma

Fund Manager	No. of Funds Managed						
	Debt Fund	Balanced Fund	Equity Fund	Asset allocation Fund	Guaranteed NAV Fund	Pension Fund	Discontinued Policy Fund
Mr. Sameer Mistry	-	1	3	-	5	-	-
Mr. Trilok Agarwal	-	-	3	1	-	-	-
Mr. Sandeep Jain	-	4	1	-	-	-	-
Mr. Bhaumik Bhatia	-	-	2	-	-	3	-
Ms. Richa Sharma	4	5	2	1	5	3	2

# Performance at a glance as on 31st January 2022

## Individual Funds

Figures in percentage (%)

Returns	Period	Liquid Plus	BM	Assure	BM	Income Advantage	BM	Income Advantage Guarantee	BM	Protector	BM
Absolute	1 month	0.22	0.22	0.16	0.11	-0.06	-0.41	-0.33	-0.44	-0.15	-0.45
	3 months	0.75	0.68	0.63	0.65	0.39	0.10	0.25	0.01	0.10	-0.16
	6 months	1.47	1.25	1.59	1.47	2.01	1.17	1.40	0.99	2.40	1.93
	1 Year	3.06	2.50	3.65	3.57	3.12	2.05	2.41	1.69	5.06	4.28
CAGR	2 Years	3.87	2.86	6.02	5.75	6.95	5.30	6.09	4.93	7.14	7.28
	3 Years	4.80	3.73	7.07	6.72	8.45	6.57	7.67	6.20	8.25	8.01
	4 Years	5.34	4.41	7.11	6.51	8.21	6.30	7.40	5.92	7.56	7.11
	5 Years	5.53	4.63	6.86	6.05	6.97	5.57	6.51	5.20	7.15	6.63
	Since Inception	6.67	5.99	8.44	6.86	9.40	7.11	8.08	6.87	8.38	7.44

Returns	Period	Builder	BM	Balancer	BM	Enhancer	BM	Creator	BM	Magnifier	BM
Absolute	1 month	-0.20	-0.41	-0.20	-0.41	-0.32	-0.39	-0.33	-0.30	0.03	-0.12
	3 months	0.07	-0.35	-0.11	-0.51	-0.55	-0.61	-0.70	-0.99	-1.53	-1.67
	6 months	3.30	2.70	3.35	2.93	3.49	3.32	5.29	4.84	8.77	7.43
	1 Year	7.43	6.61	9.18	7.48	9.92	8.65	14.91	13.44	27.47	22.01
CAGR	2 Years	8.80	8.90	10.71	9.37	10.24	10.14	13.35	13.01	19.14	16.93
	3 Years	9.54	9.04	10.66	9.23	10.02	9.71	12.65	11.49	15.92	13.65
	4 Years	8.26	7.64	9.17	7.58	7.84	7.82	9.74	8.62	10.33	9.24
	5 Years	8.23	7.55	9.26	7.69	8.48	8.12	10.94	9.75	13.84	12.01
	Since Inception	9.98	8.31	9.97	8.05	10.69	9.13	11.94	9.50	13.13	12.12

Returns	Period	Maximiser	BM	Maximiser Guarantee	Super 20	BM	Multiplier	BM	Pure Equity	Value Momentum	BM	Capped Nifty Index	Asset Allocation	MNC
Absolute	1 month	-0.04	-0.14	0.57	0.36	-0.47	-1.02	-0.60	-2.89	0.51	-0.14	-0.11	-0.24	-1.02
	3 months	-1.81	-1.81	-1.52	-1.54	-2.24	-1.02	-0.86	-0.34	-0.07	-1.81	-1.25	-0.34	-1.89
	6 months	8.72	7.80	9.53	9.55	8.65	7.47	7.32	5.19	5.41	7.79	9.51	2.93	1.37
	1 Year	29.76	23.25	27.23	23.97	21.22	38.03	38.05	35.28	29.79	23.24	27.53	6.08	18.50
CAGR	2 Years	21.32	17.61	20.33	20.04	16.41	25.94	25.59	26.31	21.07	17.61	21.35	10.58	12.26
	3 Years	17.46	14.13	16.57	17.52	14.27	19.49	18.35	20.35	13.50	14.12	16.60	10.60	-
	4 Years	11.57	9.43	10.97	12.84	10.54	9.64	8.17	12.82	3.77	9.43	11.69	9.17	-
	5 Years	15.21	12.37	14.26	15.89	13.40	15.20	12.19	16.10	7.27	12.37	14.36	10.17	-
	Since Inception	10.93	8.59	13.21	12.77	9.94	12.84	8.67	17.01	11.65	10.68	12.69	10.84	10.84

Fund Name	Benchmark Composition						SFIN
	Weightage	Index	Weightage	Index	Weightage	Index	
Liquid Plus	-	-	-	-	100%	Crisil Liquid Fund Index	ULIF02807/10/11BSLLIQLPLUS109
Assure	-	-	100%	Crisil Short Term Bond Fund Index	-	-	ULIF01008/07/05BSLIASSURE109
Income Advantage	-	-	80%	Crisil Composite Bond Fund Index	20%	Crisil Liquid Fund Index	ULIF01507/08/08BSLIINCADV109
Income Advantage Guaranteed	-	-	80%	Crisil Composite Bond Fund Index	20%	Crisil Liquid Fund Index	ULIF03127/08/13BSLIINADGT109
Protector	10%	BSE 100	80%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00313/03/01BSLPROTECT109
Builder	20%	BSE 100	70%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00113/03/01BSLBUILDER109
Balancer	25%	BSE 100	65%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00931/05/05BSLBALANCE109
Enhancer	30%	BSE 100	60%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00213/03/01BSLENHANCE109
Creator	50%	BSE 100	40%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00704/02/04BSLCREATOR109
Magnifier	85%	BSE 100	-	-	15%	Crisil Liquid Fund Index	ULIF00826/06/04BSLIIMAGN109
Maximiser	90%	BSE 100	-	-	10%	Crisil Liquid Fund Index	ULIF01101/06/07BSLIINMAXI109
Maximiser Guaranteed	-	-	-	-	-	-	ULIF03027/08/13BSLIMAXGT109
Super 20	90%	BSE Sensex	-	-	10%	Crisil Liquid Fund Index	ULIF01723/06/09BSLSUPER20109
Multiplier	90%	Nifty Midcap 100	-	-	10%	Crisil Liquid Fund Index	ULIF01217/10/07BSLINMULTI109
Pure Equity	-	-	-	-	-	-	ULIF02707/10/11BSLIPUREEQ109
Value & Momentum	90%	BSE 100	-	-	10%	Crisil Liquid Fund Index	ULIF02907/10/11BSLIVALUEM109
Asset Allocation	-	-	-	-	-	-	ULIF03430/10/14BSLIASTALC109
MNC	-	-	-	-	-	-	ULIF03722/06/18BSLIMUMNC109
Capped Nifty Index	-	-	-	-	-	-	ULIF03530/10/14BSLICNFIDX109

### Disclaimer:

This document is issued by ABSLI. While all reasonable care has been taken in preparing this document, no responsibility or liability is accepted for errors of fact or for any opinion expressed herein. This document is for information purposes only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any investment strategy, nor does it constitute any prediction of likely future movements in NAVs. Past performance is not necessarily indicative of future performance. We have reviewed the report, and in so far as it includes current or historical information, it is believed to be reliable though its accuracy or completeness cannot be guaranteed. Neither Aditya Birla Sun Life Insurance Company Limited, nor any person connected with it, accepts any liability arising from the use of this document. You are advised to make your own independent judgment with respect to any matter contained herein. The investment risk in investment portfolio is borne by the policyholder. The name of the funds do not in any way indicate their quality, future prospects or returns. The premium paid in unit linked life insurance policies are subject to investment risk associated with capital markets and the unit price of the units may go up or down based on the performance of investment fund and factors influencing the capital market and the policyholder is responsible for his/her decisions Insurance is the subject matter of solicitation.

**BWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS:** IRDA clarifies to public that IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

# Performance at a glance as on 31st January 2022

## Guaranteed NAV Funds

Figures in percentage (%)

Returns	Period	Platinum Premier	Platinum Advantage	Foresight - Single Pay	Foresight - 5 Pay	Titanium I
Absolute	1 month	0.11	0.17	0.15	0.12	-0.15
	3 months	0.30	0.46	0.41	0.44	-0.46
	6 months	0.53	0.85	0.79	0.79	-0.89
	1 Year	1.00	1.69	1.68	1.84	-1.76
CAGR	2 Years	1.42	1.20	3.21	1.66	-1.41
	3 Years	2.61	2.99	4.91	3.76	0.99
	4 Years	2.20	2.68	4.17	3.23	0.71
	5 Years	4.30	4.72	6.15	5.00	3.61
	Since Inception	6.67	6.05	7.51	6.26	6.44

## Pension Funds

Figures in percentage (%)

Returns	Period	Pension - Nourish	BM	Pension - Growth	BM	Pension - Enrich	BM
Absolute	1 month	-0.23	-0.45	-0.18	-0.41	-0.17	-0.35
	3 months	0.29	-0.16	-0.07	-0.35	-0.37	-0.61
	6 months	2.71	1.93	3.40	2.70	4.10	3.43
	1 Year	5.38	4.28	8.41	6.61	11.18	9.03
CAGR	2 Years	8.60	7.28	10.64	8.90	12.11	10.38
	3 Years	9.35	8.01	10.63	9.04	11.63	9.84
	4 Years	8.42	7.11	9.23	7.64	9.20	7.79
	5 Years	7.82	6.63	9.27	7.55	9.84	8.34
	Since Inception	8.42	7.41	10.14	8.43	11.31	9.64

Returns	Period	Linked Discontinued Policy Fund	Pension Discontinued Policy Fund
Absolute	1 month	0.28	0.29
	3 months	0.79	0.83
	6 months	1.50	1.52
	1 Year	3.16	3.25
CAGR	2 Years	3.51	3.56
	3 Years	4.26	4.24
	4 Years	4.75	4.70
	5 Years	4.96	4.92
	Since Inception	5.50	5.46

Fund Name	Benchmark Composition						SFIN
	Weightage	Index	Weightage	Index	Weightage	Index	
Platinum Premier	-	-	-	-	-	-	ULIF02203/02/10BSLPLATPR1109
Platinum Advantage	-	-	-	-	-	-	ULIF02408/09/10BSLPLATADV109
Foresight - Single Pay	-	-	-	-	-	-	ULIF02610/02/11BSLFSITSP1109
Foresight - 5 Pay	-	-	-	-	-	-	ULIF02510/02/11BSLFSIT5P1109
Titanium I	-	-	-	-	-	-	ULIF01911/12/09BSLITITAN1109
Pension Nourish	10%	BSE 100	80%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00604/03/03BSLNOURISH109
Pension Growth	20%	BSE 100	70%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	35%	BSE 100	55%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00404/03/03BSLIENRICH109
Linked Discontinued Policy Fund	-	-	-	-	-	-	ULIF03205/07/13BSLILDIS109
Pension Discontinued Policy Fund	-	-	-	-	-	-	ULIF03305/07/13BSLIPNDIS109

### Disclaimer:

This document is issued by ABSLI. While all reasonable care has been taken in preparing this document, no responsibility or liability is accepted for errors of fact or for any opinion expressed herein. This document is for information purposes only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any investment strategy, nor does it constitute any prediction of likely future movements in NAVs. Past performance is not necessarily indicative of future performance. We have reviewed the report, and in so far as it includes current or historical information, it is believed to be reliable though its accuracy or completeness cannot be guaranteed. Neither Aditya Birla Sun Life Insurance Company Limited, nor any person connected with it, accepts any liability arising from the use of this document. You are advised to make your own independent judgment with respect to any matter contained herein. The investment risk in investment portfolio is borne by the policyholder. The name of the funds do not in any way indicate their quality, future prospects or returns. The premium paid in unit linked life insurance policies are subject to investment risk associated with capital markets and the unit price of the units may go up or down based on the performance of investment fund and factors influencing the capital market and the policyholder is responsible for his/her decisions Insurance is the subject matter of solicitation.

**Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers:** IRDA clarifies to public that IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

**About The Fund**

**Date of Inception: 09-Mar-12**

**OBJECTIVE:** To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments – upto one year maturity.

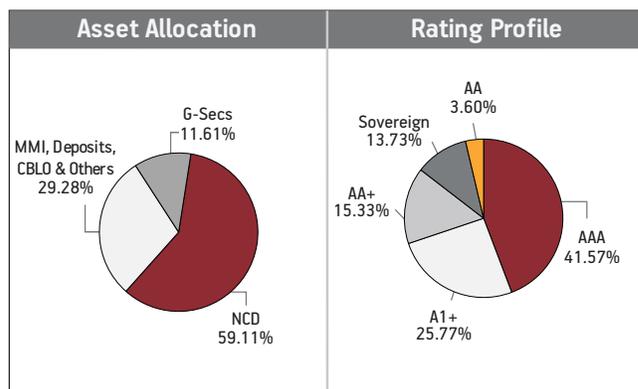
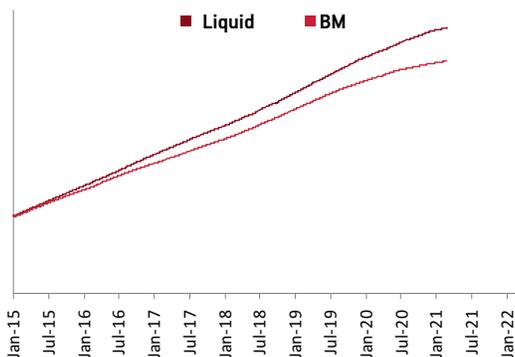
**STRATEGY:** Fund will invest in high quality short-term fixed income instruments – upto one year maturity. The endeavour will be to optimize returns while providing liquidity and safety with very low risk profile.

**NAV as on 31st January 2022: ₹ 18.9623**

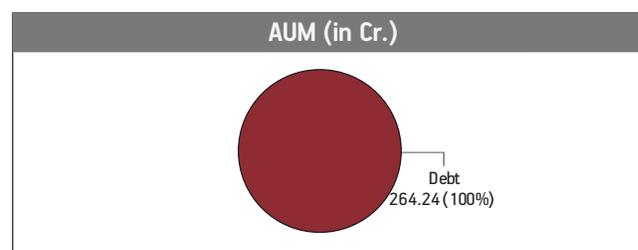
**BENCHMARK:** Crisil Liquid Fund Index

**Asset held as on 31st January 2022: ₹ 264.24 Cr**

**FUND MANAGER:** Ms. Richa Sharma



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>11.61%</b>
364 Days TBill (MD 05/01/2023)	3.64%
364 Days TBill (MD 12/01/2023)	2.73%
364 Days TBill (MD 26/01/2023)	1.81%
8.90% Tamilnadu SDL 2022 (MD 20/09/2022)	1.54%
9.13% Gujarat SDL 2022 (MD 09/05/2022)	1.15%
8.92% Tamilnadu SDL 2022 (MD 05/09/2022)	0.75%
<b>CORPORATE DEBT</b>	<b>59.11%</b>
7.17% Reliance Industries Ltd NCD Ppd Series-D (MD 08/11/2022)	7.50%
8.02% Larsen & Toubro Ltd NCD (MD 22/05/2022)	7.27%
2% Tata Steel Ltd NCD (MD 23/04/2022)	6.95%
6.70% NABARD NCD SR 20H (MD 11/11/2022)	6.71%
5.05% Indian Oil Corpn. Ltd. NCD (MD 25/11/2022)	4.74%
7.42% LIC Housing Finance Ltd NCD (MD 15/07/2022)	3.83%
8.90 Bharti Telecom Limited MD(17/02/2022)	2.66%
9.60% Hindalco Industries Ltd. NCD (MD 02/08/2022)	1.94%
7.35% Power Finance Corpn. Ltd pfc-Bs-170-A (MD 22/11/2022)	1.93%
8.50% NHPC Ltd NCD SR-T Strrp D (MD 14/07/2022)	1.92%
Other Corporate Debt	13.66%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>29.28%</b>



<b>Maturity (in years)</b>	<b>0.53</b>
<b>Yield to Maturity</b>	<b>4.44%</b>
<b>Modified Duration</b>	<b>0.23</b>



**Fund Update:**  
 The average maturity of the fund has slightly increased to 0.53 years from 0.46 years on a MOM basis.  
 Liquid plus fund continues to be predominantly invested in highest rated fixed income instruments.

**About The Fund**

**Date of Inception: 12-Sep-05**

**OBJECTIVE:** To provide capital conservation at a high level of safety and liquidity through judicious investments in high quality short-term debt.

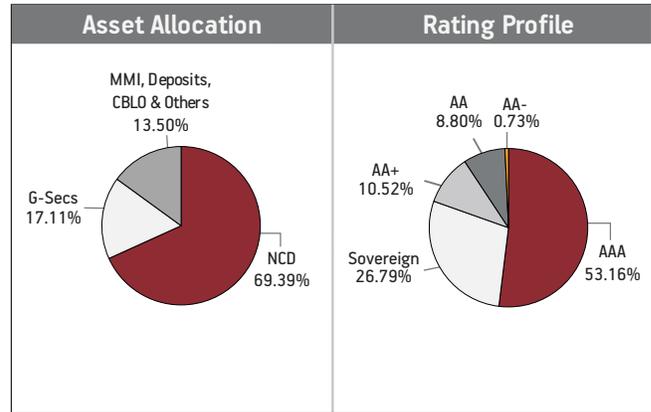
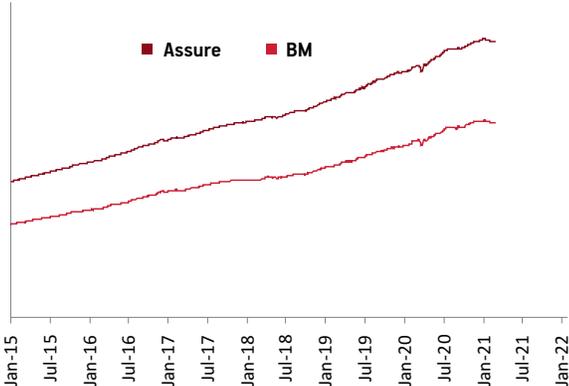
**STRATEGY:** To generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

**NAV as on 31st January 2022: ₹ 37.7831**

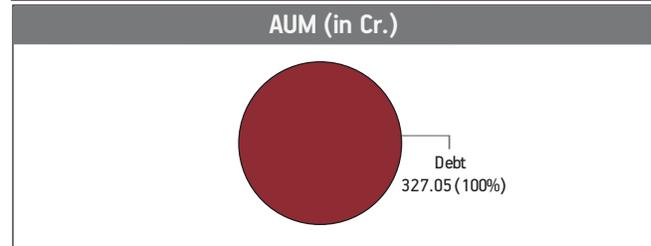
**BENCHMARK:** Crisil Short Term Bond Fund Index

**Asset held as on 31st January 2022: ₹ 327.05 Cr**

**FUND MANAGER:** Ms. Richa Sharma



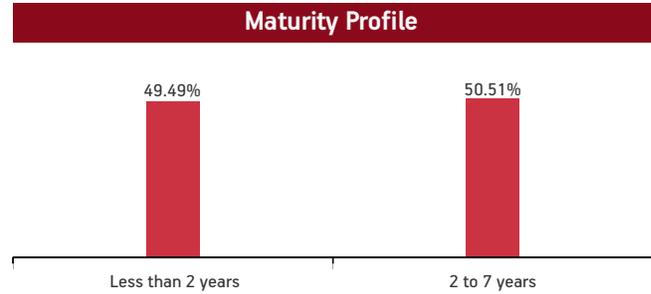
SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>17.11%</b>
4.56% GOI 2023 (MD 29/11/2023)	7.59%
5.22% GOI (MD 15/06/2025)	6.04%
6.84% GOI 2022 (MD 19/12/2022)	1.56%
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	0.98%
9.23% State Development -Gujrat 2022 (MD 30/03/2022)	0.57%
9.14% State Development -Andhra Pradesh 2022 (MD 25/04/2022)	0.36%
<b>CORPORATE DEBT</b>	<b>69.39%</b>
5.27% NABARD NCD SR 22B (MD 23/07/2024)	6.66%
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up)	6.18%
5.40% HDFC Ltd. NCD MD (11/08/2023)	6.13%
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	4.93%
7.38% Cholamandalam Invt And Fin Co Ltd NCD (MD 31/07/2024)	4.74%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	4.58%
5.08% HDB Financial Services Ltd NCD (MD 28/11/2023)SR-160	4.57%
8.90 Bharti Telecom Limited MD(17/02/2022)	4.29%
8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put (08/10/1)	3.30%
5.70% Bajaj Housing Finance Ltd NCD (MD 10/06/2024)	3.06%
Other Corporate Debt	20.95%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>13.50%</b>



**Maturity (in years)** 1.86

**Yield to Maturity** 5.14%

**Modified Duration** 1.62



**Fund Update:**  
 The average maturity of the fund has slightly decreased to 1.86 years from 1.95 years on a MOM basis.  
 Assure fund continues to be predominantly invested in highest rated fixed income instruments.

## About The Fund

Date of Inception: 22-Aug-08

**OBJECTIVE:** To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments.

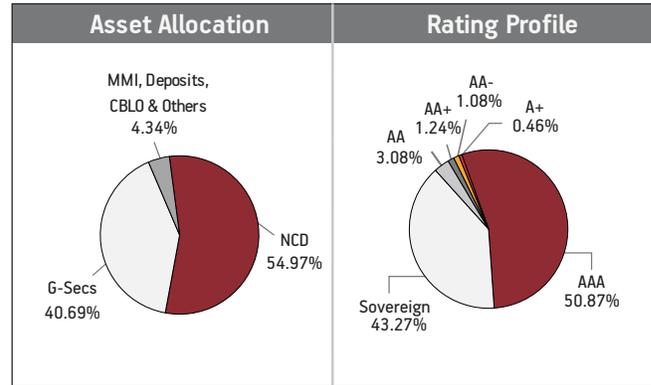
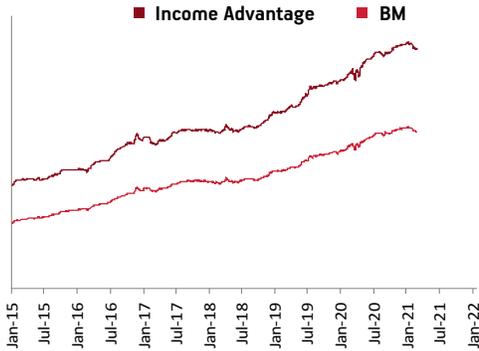
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

NAV as on 31st January 2022: ₹ 33.4681

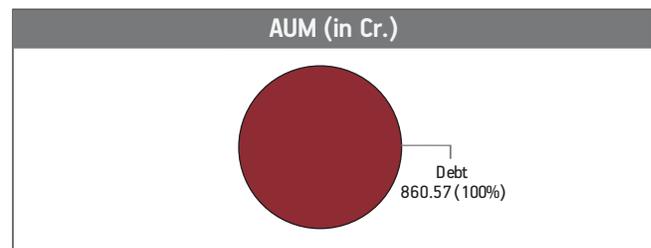
BENCHMARK: Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 860.57 Cr

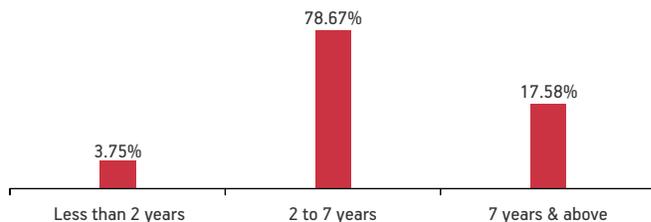
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>40.69%</b>
5.15% GOI 2025 (MD 09/11/2025)	11.36%
5.63% GOI 2026 (MD 12/04/2026)	8.63%
6.67% GOI 2035 (MD 15/12/2035)	8.38%
7.27% GOI (MD 08/04/2026)	3.04%
7.26% GOI (MD 14/01/2029)	3.02%
6.64% GOI 2035 (MD 16/06/2035)	2.43%
6.99% GOI 2051 (MD 15/12/2051)	2.24%
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.88%
7.32% GOI 2024 (MD 28/01/2024)	0.22%
8.28% GOI 2027 (MD 21/09/2027)	0.19%
Other Government Securities	0.28%
<b>CORPORATE DEBT</b>	<b>54.97%</b>
5.55% Kotak Mahindra Prime Ltd NCD (MD 20/05/2024)	4.65%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.57%
9.05 HDFC Ltd. NCD Series U-001 (MD 16/10/2028)	3.27%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	3.05%
6.35% HDB Financial Services Ltd NCD (MD 11/09/2026)	2.91%
5.72% Axis Finance Limited (MD 21/06/24)	2.91%
5.40% Kotak Mahindra Prime Ltd NCD (MD 20/09/2024)	2.88%
8.65% Power Finance Corpn. Ltd. NCD (MD 28/12/2024)	2.50%
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up)	2.34%
8.39% Power Finance Corpn. Ltd. NCD (MD 19/04/2025)	2.31%
Other Corporate Debt	23.58%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>4.34%</b>



<b>Maturity (in years)</b>	<b>5.76</b>
<b>Yield to Maturity</b>	<b>6.18%</b>
<b>Modified Duration</b>	<b>4.11</b>
<b>Maturity Profile</b>	



### Fund Update:

Exposure to G-secs has increased to 40.69% from 31.11% and MMI has decreased to 4.34% from 10.10% on a MOM basis.

Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

## About The Fund

Date of Inception: 01-Jan-14

**OBJECTIVE:** To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments.

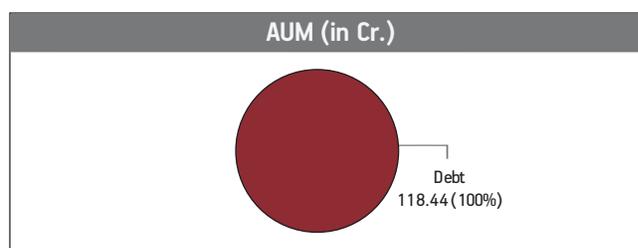
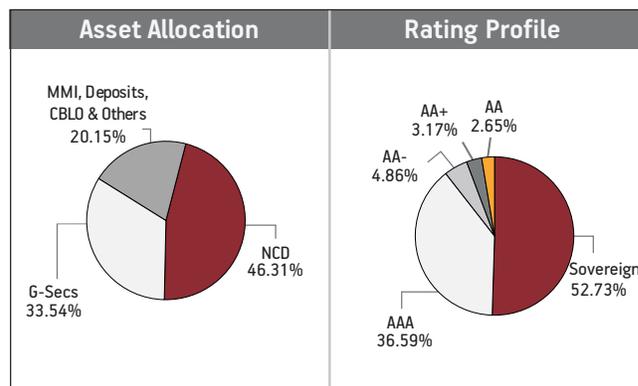
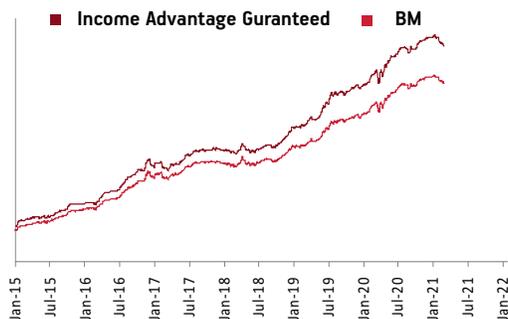
**STRATEGY:** To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

NAV as on 31st January 2022: ₹ 18.7443

BENCHMARK: Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

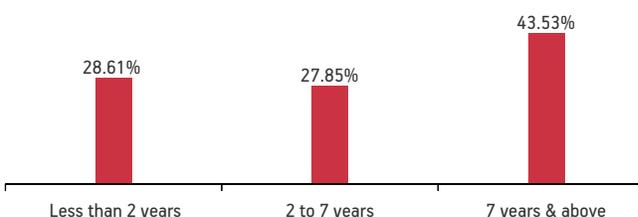
Asset held as on 31st January 2022: ₹ 118.44 Cr

FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>33.54%</b>
7.40% GOI 2035 (MD 09/09/2035)	8.65%
7.59% GOI 2029 (MD 20/03/2029)	8.47%
7.57% GOI (MD 17/06/2033)	4.43%
6.67% GOI 2035 (MD 15/12/2035)	4.06%
5.15% GOI 2025 (MD 09/11/2025)	3.30%
8.60% GOI 2028 (MD 02/06/2028)	1.87%
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	1.81%
8.30% GOI 2040 (MD 02/07/2040)	0.94%
<b>CORPORATE DEBT</b>	<b>46.31%</b>
10.90% Au Small Finance Bank Limited NCD (MD 30/05/2025)	4.76%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	4.69%
5.27% NABARD NCD SR 22B (MD 23/07/2024)	3.68%
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2026) SR-X	3.61%
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	3.28%
2% Tata Steel Ltd NCD (MD 23/04/2022)	3.10%
Aditya Birla Fashion & Retail Ltd Zcb S-6 (MD 11/11/2022)	2.60%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.47%
8.50% NHPC Ltd NCD SR-T Strrp L (MD 14/07/2030)	2.32%
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30](21/08/2035)	2.02%
Other Corporate Debt	13.77%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>20.15%</b>

<b>Maturity (in years)</b>	<b>5.97</b>
<b>Yield to Maturity</b>	<b>5.80%</b>
<b>Modified Duration</b>	<b>4.08</b>
<b>Maturity Profile</b>	



### Fund Update:

Exposure to G-secs has increased to 33.54% from 29.52% and MMI has decreased to 20.15% from 21.88% on a MOM basis.

Income Advantage Guaranteed fund continues to be predominantly invested in highest rated fixed income instruments.

## About The Fund

Date of Inception: 22-Mar-01

**OBJECTIVE:** To generate consistent returns through active management of a fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance the yield of the composite portfolio with minimum risk appetite.

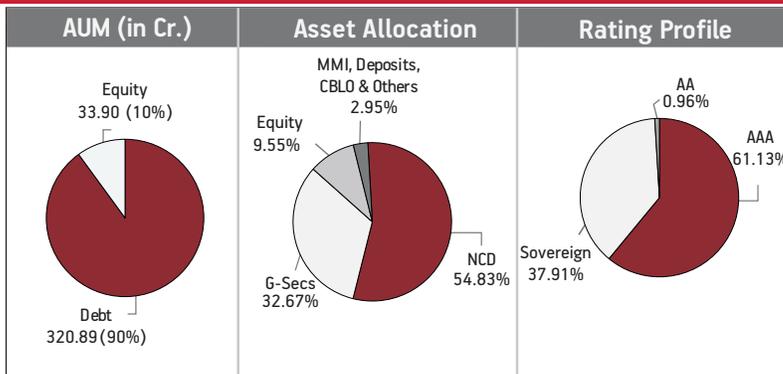
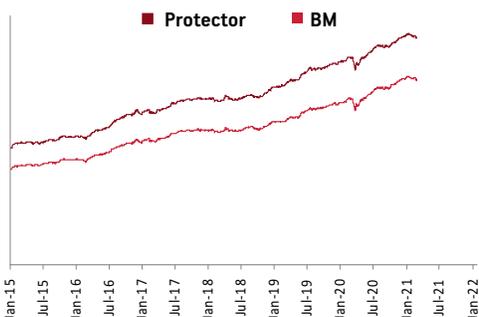
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This investment fund is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st January 2022: ₹ 53.6168

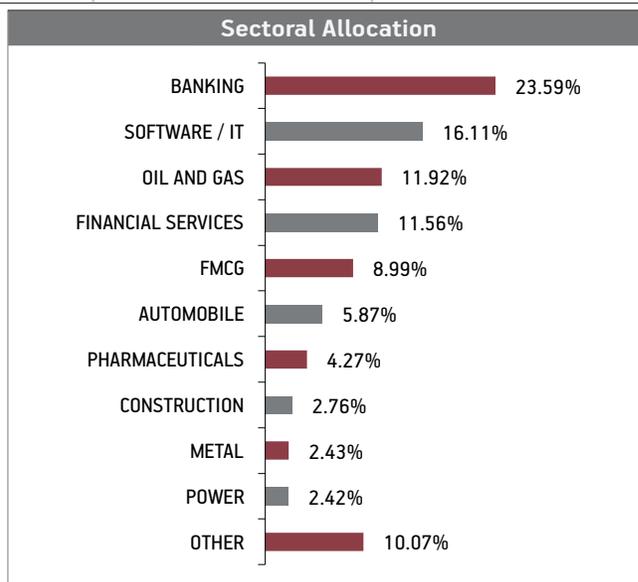
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 354.78 Cr

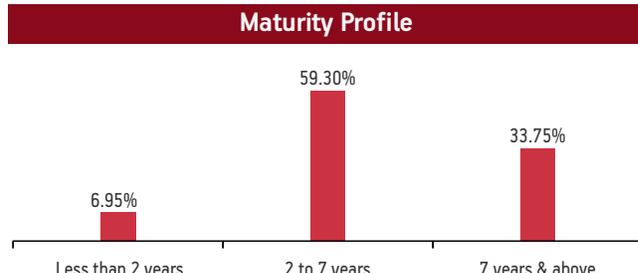
FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>32.67%</b>
5.22% GOI (MD 15/06/2025)	12.54%
6.67% GOI 2035 (MD 15/12/2035)	5.42%
7.88% GOI 2030 (MD 19/03/2030)	4.54%
6.45% GOI 2029 (MD 07/10/2029)	4.20%
6.99% GOI 2051 (MD 15/12/2051)	2.72%
8.60% GOI 2028 (MD 02/06/2028)	1.56%
7.63% GOI 2059 (MD 17/06/2059)	1.17%
8.32% GOI (MD 02/08/2032)	0.53%
<b>CORPORATE DEBT</b>	<b>54.83%</b>
7.49% Nhai NCD MD (01/08/2029)	7.28%
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	6.51%
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	6.47%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	5.92%
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	5.67%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	4.23%
8.05% HDFC NCD (MD 22/10/2029)-W003 SR	3.01%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.59%
8.85% Axis Bank NCD (MD 05/12/2024)	1.52%
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.52%
Other Corporate Debt	11.12%
<b>EQUITY</b>	<b>9.55%</b>
Reliance Industries Limited	0.91%
HDFC Bank Limited	0.76%
Infosys Limited	0.73%
ICICI Bank Limited	0.64%
Housing Development Finance Corporation	0.50%
Tata Consultancy Services Limited	0.46%
Kotak Mahindra Bank Limited	0.28%
Axis Bank Limited	0.27%
Larsen And Toubro Limited	0.26%
State Bank Of India	0.25%
Other Equity	4.47%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>2.95%</b>



<b>Maturity (in years)</b>	<b>6.15</b>
<b>Yield to Maturity</b>	<b>6.10%</b>
<b>Modified Duration</b>	<b>4.14</b>



**Fund Update:**  
 Exposure to G-secs has increased to 32.67% from 29.98% and MMI has decreased to 2.95% from 5.37% on a MOM basis.  
 Protector fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

## About The Fund

Date of Inception: 22-Mar-01

**OBJECTIVE:** To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

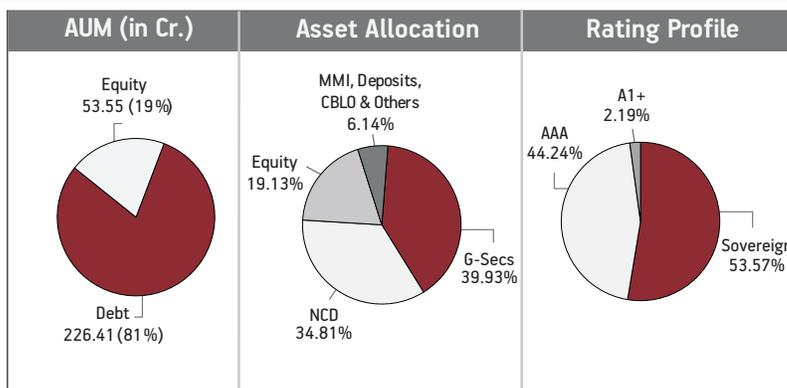
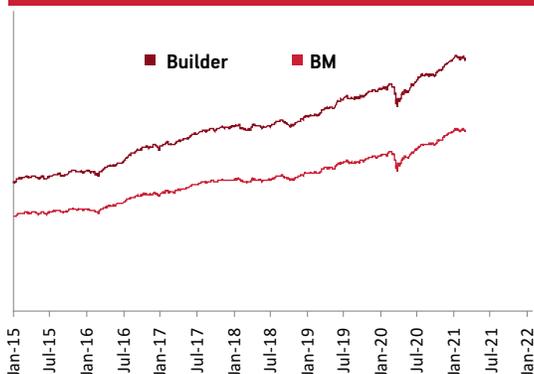
**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio, which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 31st January 2022: ₹ 72.8116

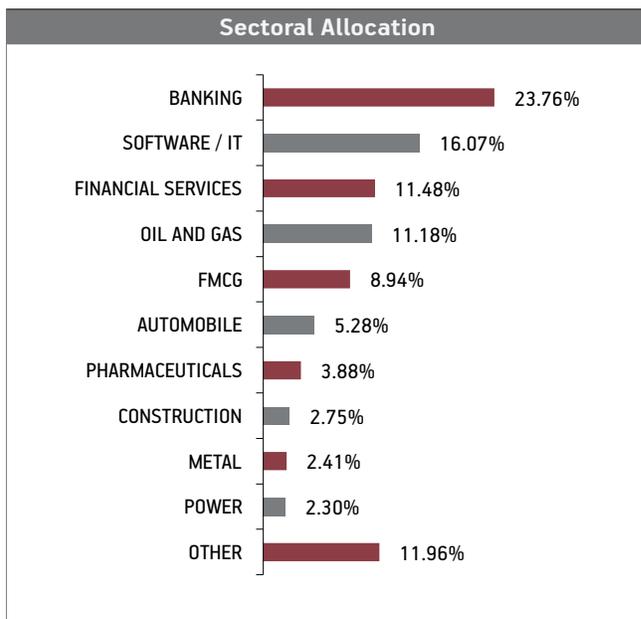
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 279.96 Cr

FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>39.93%</b>
5.22% GOI (MD 15/06/2025)	7.06%
8.28% GOI 2027 (MD 21/09/2027)	6.34%
6.97% GOI 2026 (MD 06/09/2026)	5.18%
6.19% GOI 2034 (MD 16/09/2034)	4.97%
7.88% GOI 2030 (MD 19/03/2030)	3.83%
6.45% GOI 2029 (MD 07/10/2029)	3.55%
6.67% GOI 2035 (MD 15/12/2035)	3.43%
8.24% GOI (MD 15/02/2027)	3.11%
8.30% GOI 2040 (MD 02/07/2040)	1.39%
8.08% GOI (MD 02/08/2022)	1.06%
<b>CORPORATE DEBT</b>	<b>34.81%</b>
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	7.14%
7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	5.45%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.22%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	2.88%
8.85% Axis Bank NCD (MD 05/12/2024)	1.93%
8.29% MTNL NCD (MD 28/11/2024) Series Iv-D 2014	1.91%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	1.91%
8.50% NHPC Ltd NCD SR-T Strrp D (MD 14/07/2022)	1.82%
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.54%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.13%
Other Corporate Debt	5.90%
<b>EQUITY</b>	<b>19.13%</b>
Reliance Industries Limited	1.82%
Infosys Limited	1.51%
HDFC Bank Limited	1.49%
ICICI Bank Limited	1.28%
Housing Development Finance Corporation	1.00%
Tata Consultancy Services Limited	0.91%
Kotak Mahindra Bank Limited	0.58%
State Bank Of India	0.56%
Axis Bank Limited	0.54%
Larsen And Toubro Limited	0.53%
Other Equity	8.90%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>6.14%</b>



<b>Maturity (in years)</b>	<b>5.60</b>
<b>Yield to Maturity</b>	<b>6.01%</b>
<b>Modified Duration</b>	<b>4.05</b>



**Fund Update:**  
 Exposure to NCD has slightly decreased to 34.81% from 34.89% and MMI has decreased to 6.14% from 8.42% on a MOM basis.  
 Builder fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 18-Jul-05**

**OBJECTIVE:** The objective of this investment fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

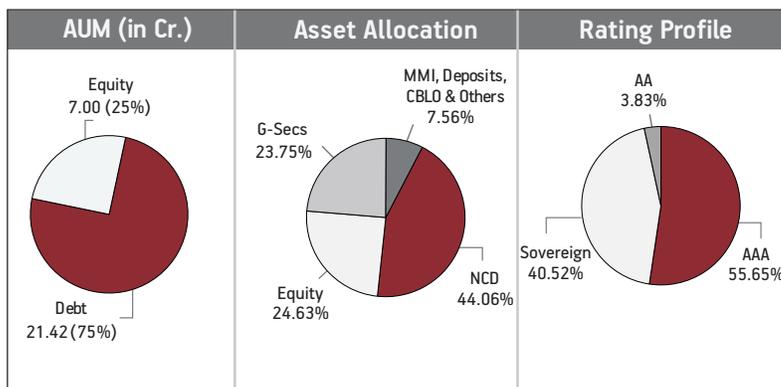
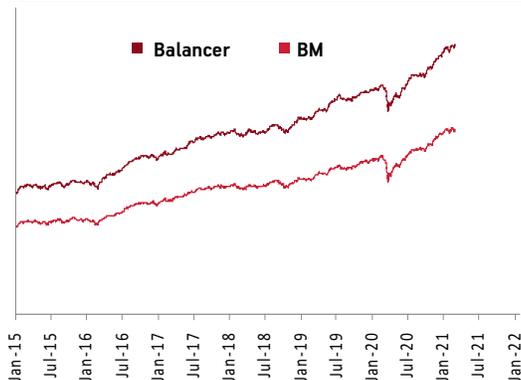
**STRATEGY:** The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

**NAV as on 31st January 2022: ₹ 48.1760**

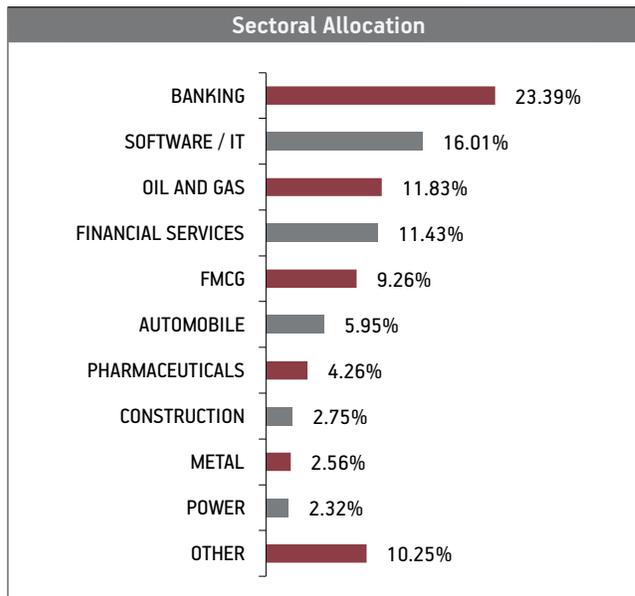
**BENCHMARK:** BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

**Asset held as on 31st January 2022: ₹ 28.42 Cr**

**FUND MANAGER:** Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>23.75%</b>
6.67% GOI 2035 (MD 15/12/2035)	15.90%
5.15% GOI 2025 (MD 09/11/2025)	6.88%
8.28% GOI (MD 15/02/2032)	0.97%
<b>CORPORATE DEBT</b>	<b>44.06%</b>
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	9.17%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	8.86%
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	7.07%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	5.47%
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put120721]	4.11%
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	3.72%
7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	2.83%
7.13% LIC Housing Finance Ltd NCD (MD 28/11/2031)	2.82%
<b>EQUITY</b>	<b>24.63%</b>
Reliance Industries Limited	2.34%
HDFC Bank Limited	1.93%
Infosys Limited	1.83%
ICICI Bank Limited	1.63%
Housing Development Finance Corporation	1.28%
Tata Consultancy Services Limited	1.12%
Kotak Mahindra Bank Limited	0.74%
Larsen And Toubro Limited	0.68%
Axis Bank Limited	0.67%
State Bank Of India	0.66%
Other Equity	11.74%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>7.56%</b>

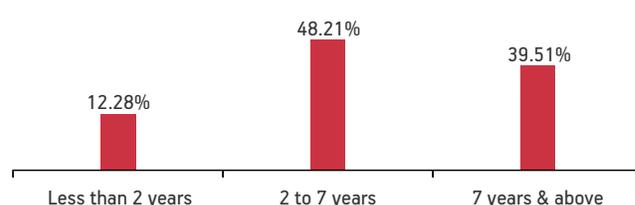


**Maturity (in years)** 6.08

**Yield to Maturity** 5.90%

**Modified Duration** 4.22

**Maturity Profile**



**Fund Update:**  
 Exposure to equities has decreased to 24.63% from 25.14% and MMI has increased to 7.56% from 2.31% on a MOM basis.  
 Balancer fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 22-Mar-01**

**OBJECTIVE:** To grow capital through enhanced returns over a medium to long-term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. This investment fund is suitable for those who want to earn higher return on investment through balanced exposure to equity and debt securities.

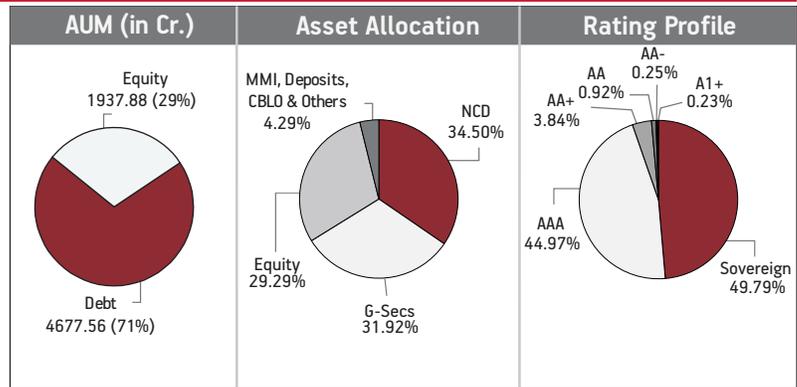
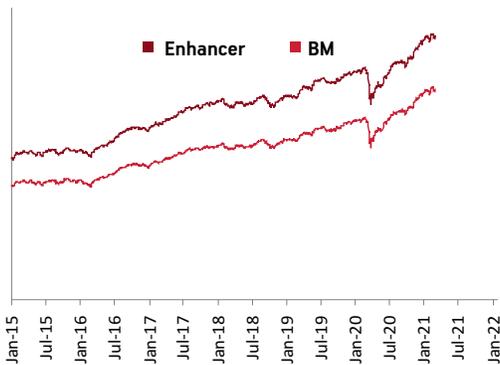
**STRATEGY:** To earn capital appreciation by maintaining a diversified equity portfolio and seek to earn regular returns on the fixed income portfolio by active management resulting in wealth creation for policy owners.

**NAV as on 31st January 2022: ₹ 83.3230**

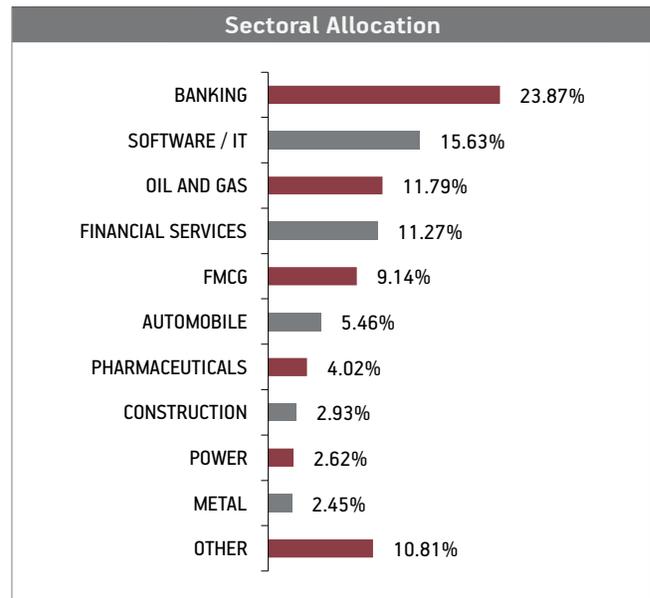
**BENCHMARK:** BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

**Asset held as on 31st January 2022: ₹ 6615.44 Cr**

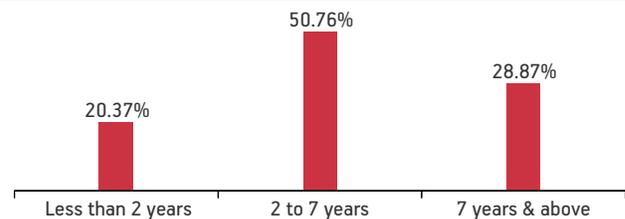
**FUND MANAGER:** Sameer Mistry (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>31.92%</b>
8.60% GOI 2028 (MD 02/06/2028)	2.39%
5.15% GOI 2025 (MD 09/11/2025)	2.22%
8.24% GOI (MD 15/02/2027)	1.83%
7.32% GOI 2024 (MD 28/01/2024)	1.58%
9.23% GOI 2043 (MD 23/12/2043)	1.56%
6.67% GOI 2035 (MD 15/12/2035)	1.45%
7.88% GOI 2030 (MD 19/03/2030)	1.38%
7.40% GOI 2035 (MD 09/09/2035)	1.34%
6.97% GOI 2026 (MD 06/09/2026)	1.31%
8.33% GOI 2036 (07/06/2036)	1.24%
Other Government Securities	15.63%
<b>CORPORATE DEBT</b>	<b>34.50%</b>
6.69% NTPC Ltd NCD (MD 13/09/2031)	1.47%
7.30% Power Grid Corporation NCD (MD 19/06/2027)	1.17%
5.27% NABARD NCD SR 22B (MD 23/07/2024)	0.97%
6.40% NABARD NCD (MD 31/07/2023)	0.83%
8.90% SBI 10 Year Basel 3 Compliant Tier 2 SR 1 (02/11/28)	0.80%
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	0.78%
5.53% NABARD NCD SR 21H (MD 22/02/2024)	0.76%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	0.76%
5.23% NABARD NCD SR 22C (MD 31/01/2025)	0.75%
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30] (21/08/2035)	0.69%
Other Corporate Debt	25.53%
<b>EQUITY</b>	<b>29.29%</b>
Reliance Industries Limited	2.68%
HDFC Bank Limited	2.44%
Infosys Limited	2.18%
ICICI Bank Limited	2.01%
Housing Development Finance Corporation	1.51%
Tata Consultancy Services Limited	1.25%
Kotak Mahindra Bank Limited	0.79%
Hindustan Unilever Limited	0.77%
Larsen And Toubro Limited	0.77%
State Bank Of India	0.72%
Other Equity	14.18%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>4.29%</b>



<b>Maturity (in years)</b>	<b>5.99</b>
<b>Yield to Maturity</b>	<b>6.05%</b>
<b>Modified Duration</b>	<b>4.15</b>
<b>Maturity Profile</b>	



**Fund Update:**  
 Exposure to equities has decreased to 29.29% from 30.64% and MMI has increased to 4.29% from 3.83% on a MOM basis.  
 Enhancer fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 23-Feb-04**

**OBJECTIVE:** To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security. This fund option is for those who are willing to take average to high level of risk to earn attractive returns over a long period of time.

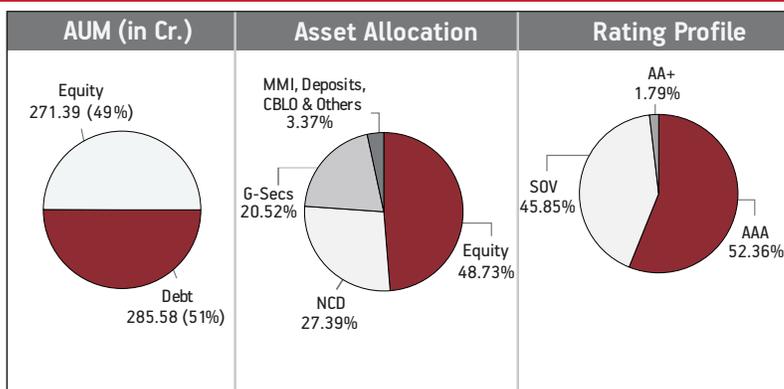
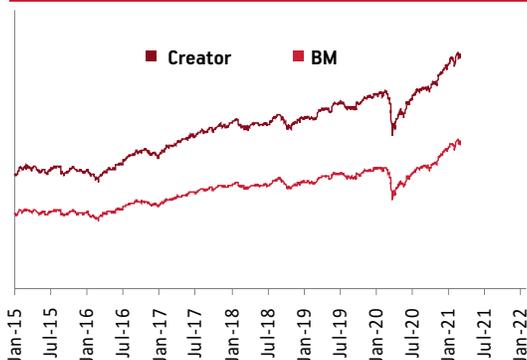
**STRATEGY:** To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the policyholder's wealth in long run.

**NAV as on 31st January 2022: ₹ 75.7130**

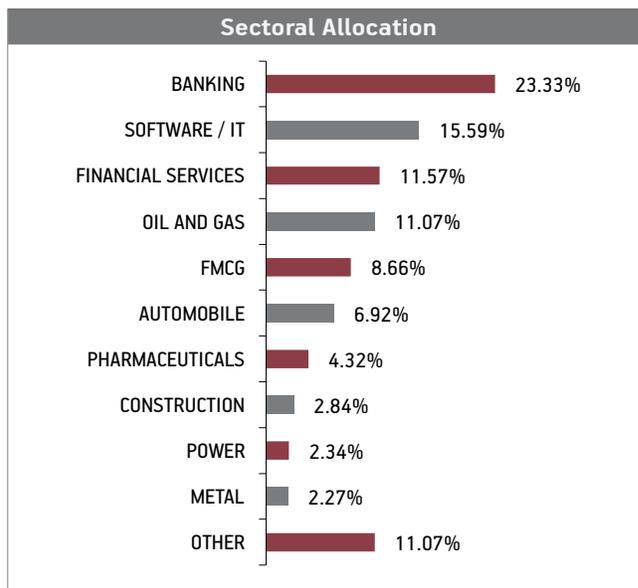
**BENCHMARK:** BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

**Asset held as on 31st January 2022: ₹ 556.97 Cr**

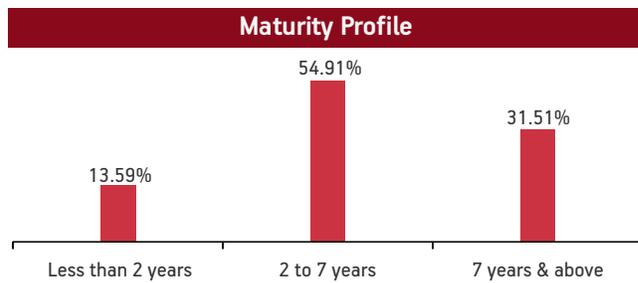
**FUND MANAGER:** Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>20.52%</b>
5.15% GOI 2025 (MD 09/11/2025)	6.32%
6.67% GOI 2035 (MD 15/12/2035)	3.94%
7.69% GOI 2043 (MD 17/06/2043)	1.98%
6.97% GOI 2026 (MD 06/09/2026)	1.86%
7.88% GOI 2030 (MD 19/03/2030)	0.96%
7.57% GOI (MD 17/06/2033)	0.94%
0% STRIPS GOI 2040(MD 02/01/2026)	0.77%
0% STRIPS GOI 2040(MD 02/07/2026)	0.74%
8.13% GOI (MD 21/09/2022)	0.59%
0% STRIPS GOI 2040(MD 02/07/2029)	0.59%
Other Government Securities	1.81%
<b>CORPORATE DEBT</b>	<b>27.39%</b>
5.50% Indian Oil Corpn. Ltd. NCD (MD 20/10/2025)	4.93%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.01%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	2.64%
6.90% Rural Electrification Corpn.Ltd.NCD (MD 31/01/2031)204A	1.42%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.32%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	1.27%
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	1.26%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.17%
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.14%
7.79% Power Finance Corpn. Ltd. NCD (MD 22/07/2030)	1.13%
Other Corporate Debt	7.11%
<b>EQUITY</b>	<b>48.73%</b>
Reliance Industries Limited	4.54%
HDFC Bank Limited	3.84%
Infosys Limited	3.71%
ICICI Bank Limited	3.25%
Housing Development Finance Corporation	2.49%
Tata Consultancy Services Limited	2.27%
Kotak Mahindra Bank Limited	1.41%
Larsen And Toubro Limited	1.38%
State Bank Of India	1.33%
Axis Bank Limited	1.32%
Other Equity	23.19%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>3.37%</b>



<b>Maturity (in years)</b>	<b>5.90</b>
<b>Yield to Maturity</b>	<b>5.99%</b>
<b>Modified Duration</b>	<b>4.15</b>



**Fund Update:**  
 Exposure to equities has decreased to 48.73% from 49.94% and MMI has decreased to 3.37% from 5.29% on a MOM basis.  
 Creator fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Refer annexure for complete portfolio details.

## About The Fund

Date of Inception: 12-Aug-04

**OBJECTIVE:** To maximize wealth by actively managing a diversified equity portfolio.

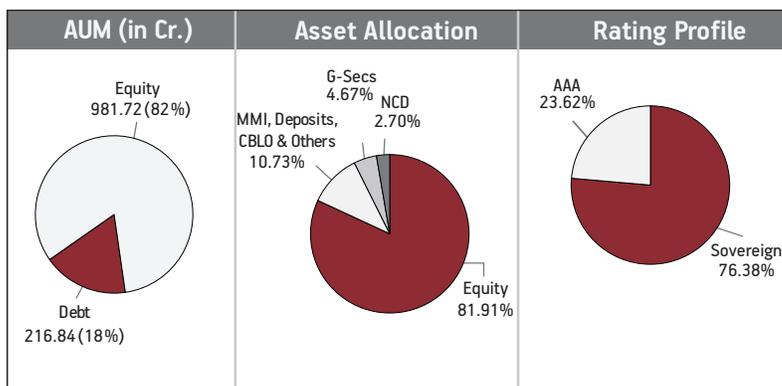
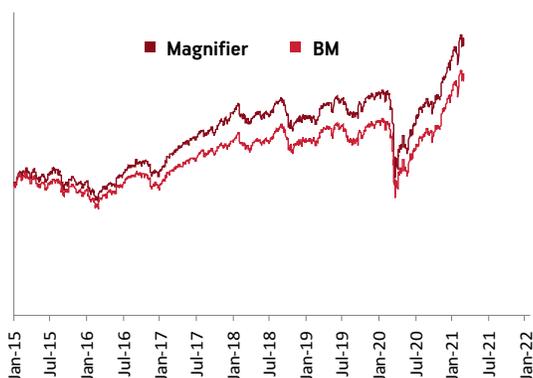
**STRATEGY:** To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 31st January 2022: ₹ 86.4193

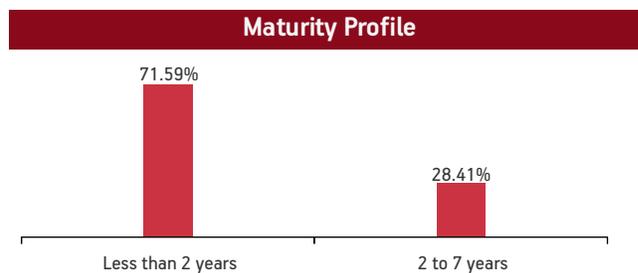
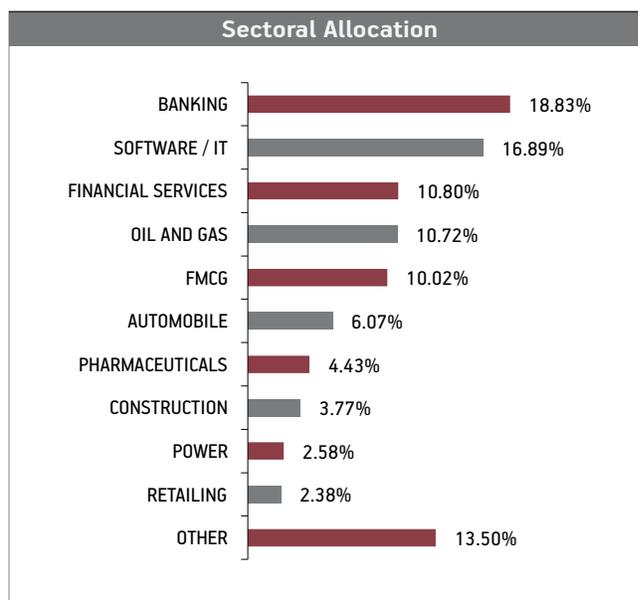
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 1198.56 Cr

FUND MANAGER: Mr. Trilok Agarwal (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>4.67%</b>
0% STRIPS GOI 2061 (MD 22/08/2023)	1.18%
0% STRIPS GOI 2061 (MD 22/02/2022)	0.84%
0% STRIPS GOI 2061 (MD 22/08/2022)	0.83%
0% STRIPS GOI 2036 (MD 07/12/2022)	0.60%
0% STRIPS GOI 2061 (MD 22/02/2024)	0.38%
0% STRIPS GOI 2061 (MD 22/08/2024)	0.37%
0% STRIPS GOI 2061 (MD 22/02/2025)	0.36%
8.20% GOI (MD 15/02/2022)	0.10%
<b>CORPORATE DEBT</b>	<b>2.70%</b>
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	2.13%
7.00% HDFC Ltd NCD (MD 19/05/22) Series X-004	0.25%
6.80% Hindustan Petroleum Corp Ltd NCD (MD 15/12/2022)	0.23%
6.70% NABARD NCD SR 20H (MD 11/11/2022)	0.08%
<b>EQUITY</b>	<b>81.91%</b>
Reliance Industries Limited	7.92%
Infosys Limited	6.98%
HDFC Bank Limited	5.24%
ICICI Bank Limited	5.16%
Housing Development Finance Corporation	4.71%
Tata Consultancy Services Limited	3.84%
Larsen And Toubro Limited	2.64%
Hindustan Unilever Limited	2.33%
ITC Limited	2.07%
Bajaj Finance Limited	2.02%
Other Equity	38.98%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>10.73%</b>



### Fund Update:

Exposure to equities has decreased to 81.91% from 82.75% and MMI has increased to 10.73% from 8.76% on a MOM basis.

Magnifier fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Modified Duration of the Fund is 1.09.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 12-Jun-07**

**OBJECTIVE:** To provide long term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong blue chip companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short term money market instruments.

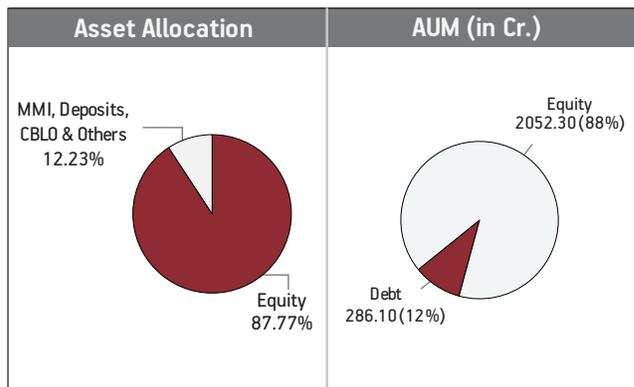
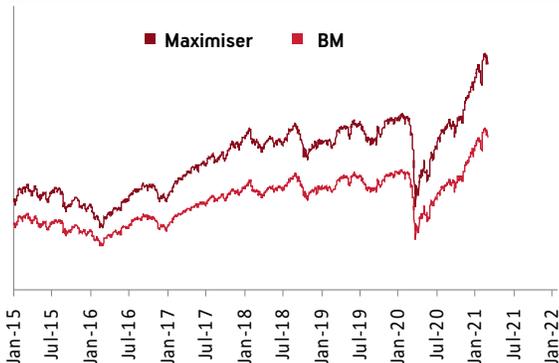
**STRATEGY:** To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay off for the long-term advantage of the policyholders. The fund will also explore the option of having exposure to quality mid cap stocks. The non-equity portion of the fund will be invested in good rated (P1/A1 & above) money market instruments and fixed deposits. The fund will also maintain a reasonable level of liquidity.

**NAV as on 31st January 2022: ₹ 45.7050**

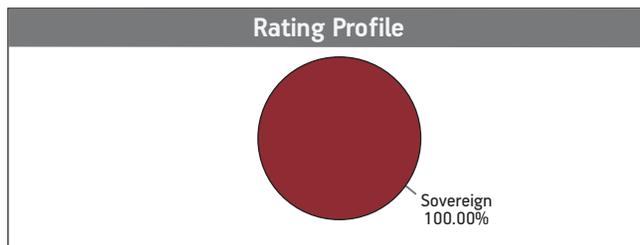
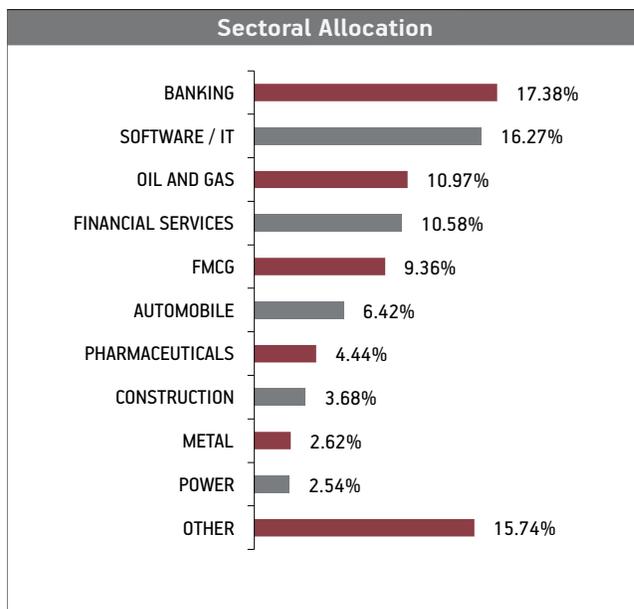
**BENCHMARK: BSE 100 & Crisil Liquid Fund Index**

**Asset held as on 31st January 2022: ₹ 2338.40 Cr**

**FUND MANAGER: Mr. Sameer Mistry (Head - Equity)**



SECURITIES	Holding
<b>EQUITY</b>	<b>87.77%</b>
Reliance Industries Limited	8.13%
Infosys Limited	7.54%
ICICI Bank Limited	5.48%
Housing Development Finance Corporation	5.13%
HDFC Bank Limited	5.12%
Tata Consultancy Services Limited	3.77%
Larsen And Toubro Limited	2.94%
Hindustan Unilever Limited	2.67%
Bharti Airtel Limited	2.11%
ITC Limited	2.11%
Other Equity	42.78%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>12.23%</b>



**Fund Update:**  
 Exposure to equities has decreased to 87.77% from 90.03% and MMI has increased to 12.23% from 9.59% on a MOM basis.  
 Maximiser fund is predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 01-Jan-14**

**OBJECTIVE:** To provide long term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong bluechip companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.

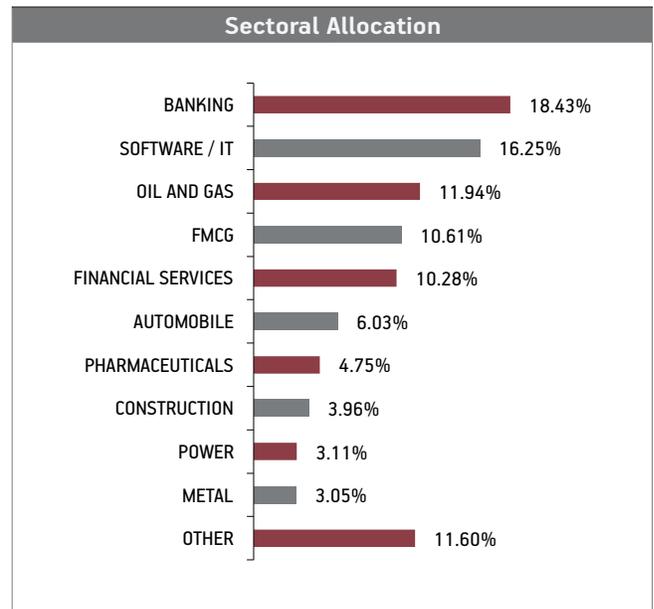
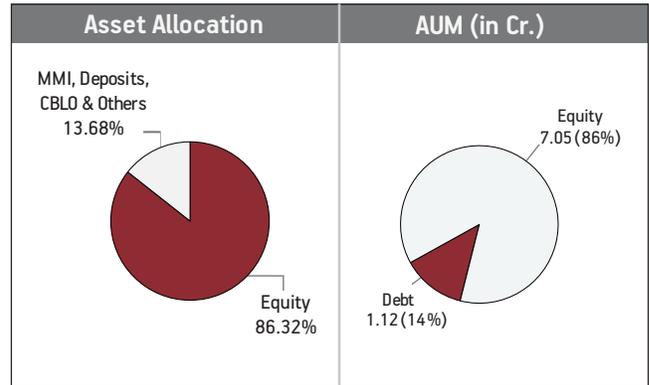
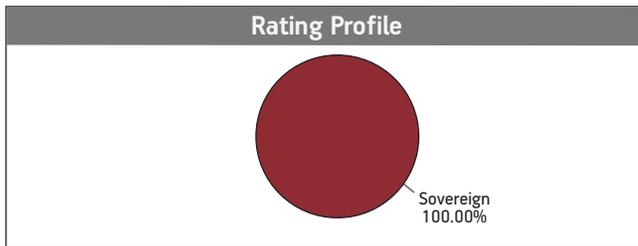
**STRATEGY:** To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximise the risk-return pay off for the long-term advantage of the policyholders. The fund will also explore the option of having exposure to quality mid-cap stocks. The non-equity portion of the fund will be invested in good rated (P1/A1 & above) money market instruments and fixed deposits. The fund will also maintain a reasonable level of liquidity.

**NAV as on 31st January 2022: ₹ 27.2713**

**Asset held as on 31st January 2022: ₹ 8.17 Cr**

**FUND MANAGER: Mr. Sameer Mistry (Head - Equity)**

SECURITIES	Holding
<b>EQUITY</b>	<b>86.32%</b>
Reliance Industries Limited	8.53%
Infosys Limited	7.54%
ICICI Bank Limited	5.71%
HDFC Bank Limited	5.30%
Housing Development Finance Corporation	5.26%
Tata Consultancy Services Limited	4.44%
Larsen And Toubro Limited	3.41%
Hindustan Unilever Limited	2.77%
Bajaj Finance Limited	2.74%
ITC Limited	2.15%
Other Equity	38.45%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>13.68%</b>



**Fund Update:**  
 Exposure to equities has slightly decreased to 86.32% from 86.65% and MMI has slightly increased to 13.68% from 13.35% on a MOM basis. Maximiser Guaranteed fund is predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 06-Jul-09**

**OBJECTIVE:** To generate long-term capital appreciation for policy holders by making investments in fundamentally strong and liquid large cap companies.

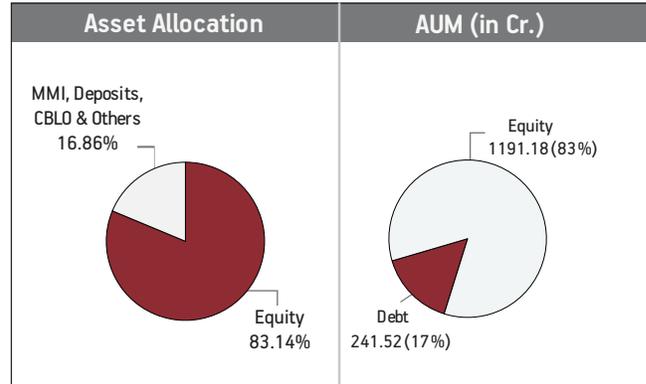
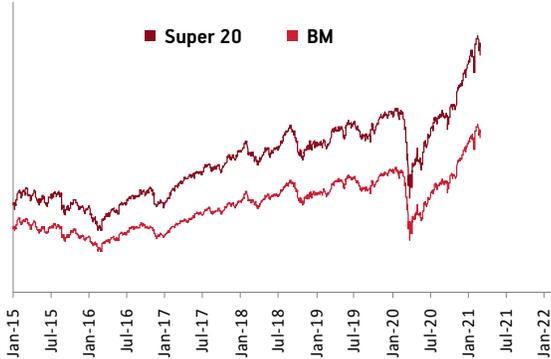
**STRATEGY:** To build and actively manage an equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt to adequately diversify across sectors. The fund will invest in companies having financial strength, robust, efficient & visionary management, enjoying competitive advantage along with good growth prospects & adequate market liquidity. The fund will adopt a disciplined yet flexible long-term approach towards investing with a focus on generating long-term capital appreciation. The non-equity portion of the fund will be invested in high rated money market instruments and fixed deposits. The fund will also maintain reasonable level of liquidity.

**NAV as on 31st January 2022: ₹ 45.3347**

**BENCHMARK:** BSE Sensex & Crisil Liquid Fund Index

**Asset held as on 31st January 2022: ₹ 1432.70 Cr**

**FUND MANAGER:** Mr. Sameer Mistry (Head - Equity)

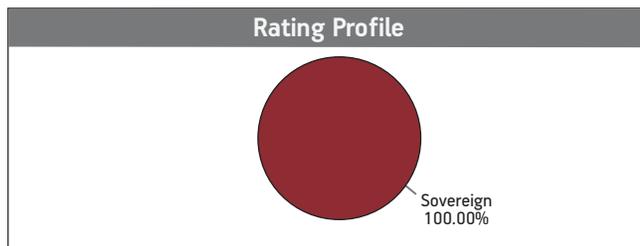


**SECURITIES Holding**

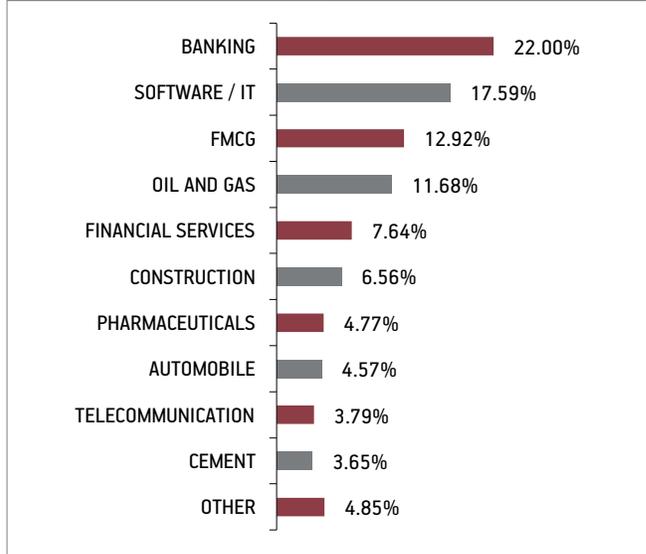
**EQUITY 83.14%**

Reliance Industries Limited	9.71%
Infosys Limited	9.62%
HDFC Bank Limited	7.02%
ICICI Bank Limited	6.47%
Housing Development Finance Corporation	6.35%
Hindustan Unilever Limited	5.79%
Larsen And Toubro Limited	5.45%
Tata Consultancy Services Limited	5.01%
Bharti Airtel Limited	3.15%
Ultratech Cement Limited	3.03%
Other Equity	21.54%

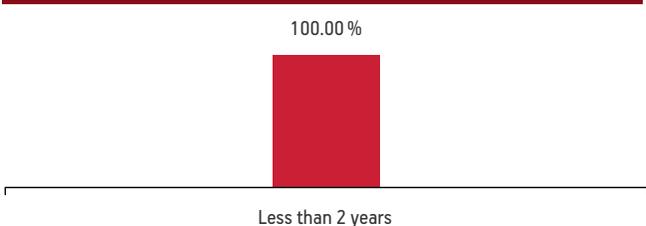
**MMI, Deposits, CBLO & Others 16.86%**



**Sectoral Allocation**



**Maturity Profile**



**Fund Update:**  
 Exposure to equities has decreased to 83.14% from 84.30% and MMI has increased to 16.86% from 15.70% on a MOM basis.  
 Super 20 fund is predominantly invested in large cap stocks and maintains a concentrated portfolio.

Refer annexure for complete portfolio details.

## About The Fund

Date of Inception: 30-Oct-07

**OBJECTIVE:** To provide long-term wealth maximization by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalisation is close to Rs. 1000 crores and above.

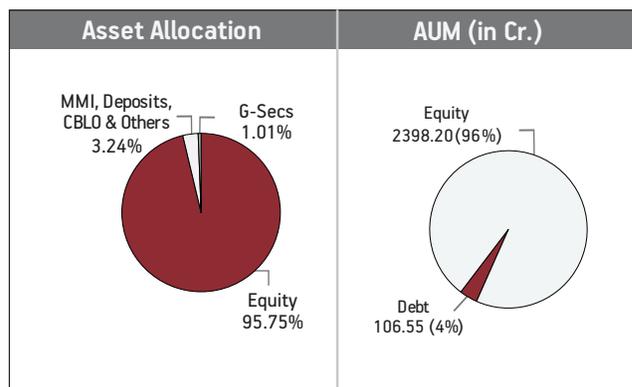
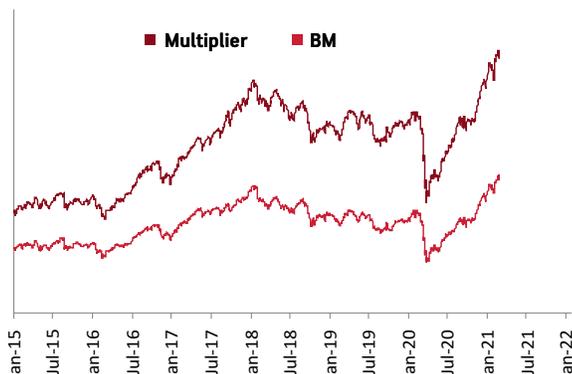
**STRATEGY:** To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research driven investment approach. The investments would be predominantly made in mid-cap stocks, with an option to invest 30% in large-cap stocks as well. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay-off for the long-term advantage of the policyholders. The fund will also maintain reasonable level of liquidity.

NAV as on 31st January 2022: ₹ 56.0182

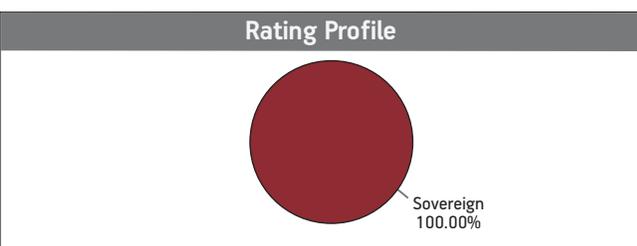
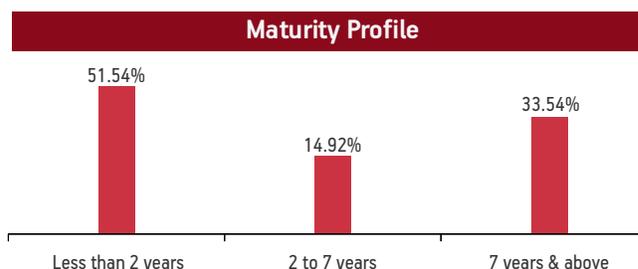
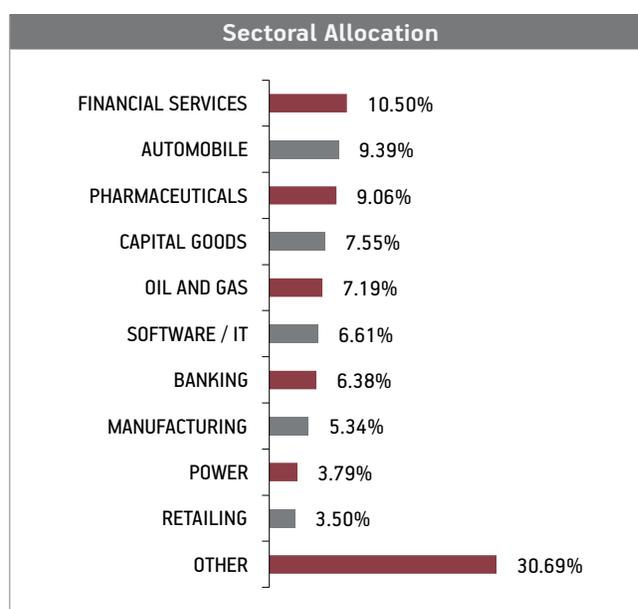
BENCHMARK: Nifty Midcap 100 & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 2504.76 Cr

FUND MANAGER: Mr. Bhaumik Bhatia



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>1.01%</b>
0% STRIPS GOI 2061 (MD 22/08/2026)	0.16%
0% STRIPS GOI 2061 (MD 22/08/2028)	0.13%
0% STRIPS GOI 2061 (MD 22/02/2029)	0.13%
0% STRIPS GOI 2061 (MD 22/08/2029)	0.12%
0% STRIPS GOI 2061 (MD 22/02/2030)	0.12%
0% STRIPS GOI 2061 (MD 22/08/2030)	0.11%
0% STRIPS GOI 2061 (MD 22/02/2031)	0.11%
0% STRIPS GOI 2061 (MD 22/08/2031)	0.11%
0% STRIPS GOI 2061 (MD 22/02/2027)	0.01%
0% STRIPS GOI 2061 (MD 22/08/2027)	0.01%
Other Government Securities	0.01%
<b>EQUITY</b>	<b>95.75%</b>
Tata Power Company Limited	2.96%
Adani Total Gas Limited	2.92%
Mphasis Limited	2.20%
Zee Entertainment Enterprises Limited	2.03%
Max Financial Services Limited	1.98%
SRF Limited	1.92%
Federal Bank Limited	1.88%
Ashok Leyland Limited Fv 1	1.79%
Shriram Transport Finance Company Limited	1.79%
Voltas Limited	1.70%
Other Equity	74.58%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>3.24%</b>



**Fund Update:**  
 Exposure to equities has decreased to 95.75% from 96.29% and MMI has slightly increased to 3.24% from 3.12% on MOM basis.  
 Multiplier fund is predominantly invested in high quality mid cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Refer annexure for complete portfolio details.

## About The Fund

Date of Inception: 09-Mar-12

**OBJECTIVE:** To provide long-term wealth creation by actively managing portfolio through investment in selective businesses. Fund will not invest in businesses that provide goods or services in gambling, lottery /contests, animal produce, liquor, tobacco, entertainment like films or hotels, banks and financial institutions.

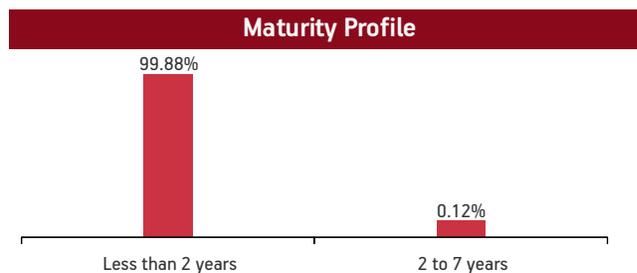
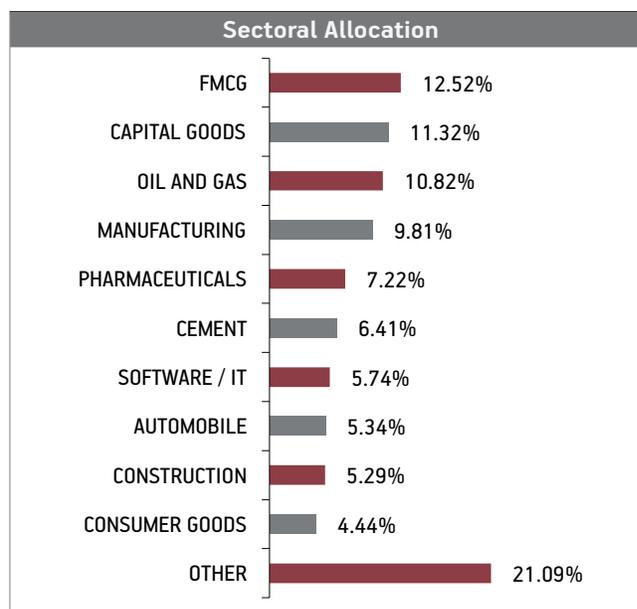
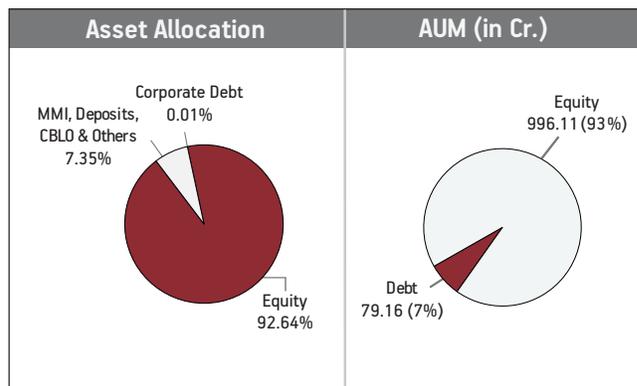
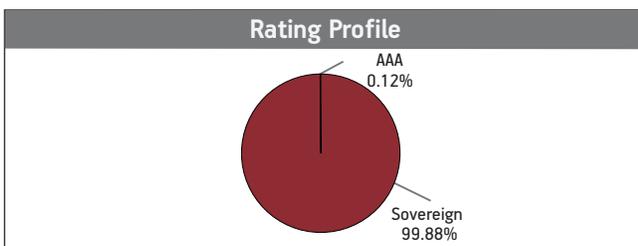
**STRATEGY:** To build and actively manage a well-diversified equity portfolio of value and growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments in companies will be made in strict compliance with the objective of the fund. The fund will not invest in banks and financial institutions and companies whose interest income exceeds 3% of total revenues. Investment in leveraged-firms is restrained on the provision that heavily indebted companies ought to serve a considerable amount of their revenue in interest payments.

NAV as on 31st January 2022: ₹ 47.3951

Asset held as on 31st January 2022: ₹ 1075.27 Cr

FUND MANAGER: Mr. Trilok Agarwal

SECURITIES	Holding
<b>Corporate Debt</b>	<b>0.01%</b>
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01%
<b>EQUITY</b>	<b>92.64%</b>
Reliance Industries Limited	8.88%
Larsen And Toubro Limited	4.90%
Ultratech Cement Limited	3.70%
Krsnaa Diagnostics	2.97%
Bata India Limited	2.64%
Tata Consultancy Services Limited	2.61%
Sun Pharmaceuticals Industries Limited	2.54%
SBI Life Insurance Company Limited	2.42%
Mtar Technologies	2.42%
Hindustan Unilever Limited	2.40%
Other Equity	57.16%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>7.35%</b>



### Fund Update:

Exposure to equities has decreased to 92.64% from 93.03% and MMI has increased to 7.35% from 6.96% on a MOM basis.

Pure Equity fund maintains a diversified portfolio across various sectors excluding Media, Financial and Liquor sector.

Refer annexure for complete portfolio details.

## About The Fund

Date of Inception: 09-Mar-12

**OBJECTIVE:** To provide long-term wealth maximization by managing a well-diversified equity portfolio predominantly comprising of deep value stocks with strong price and earnings momentum.

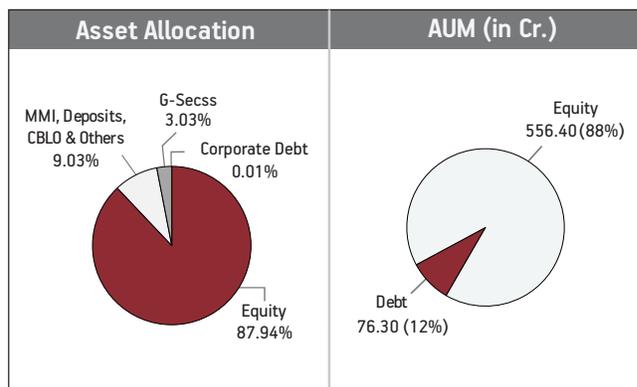
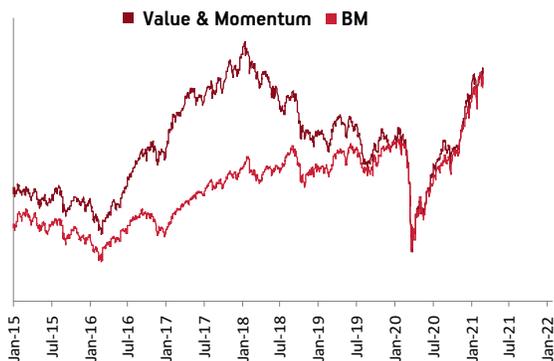
**STRATEGY:** To build and manage a well-diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative and quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies, which have attractive business fundamentals, competent management and prospects of robust future growth and are yet available at a discount to their intrinsic value and display good momentum. The fund will also maintain reasonable levels of liquidity.

NAV as on 31st January 2022: ₹ 29.7736

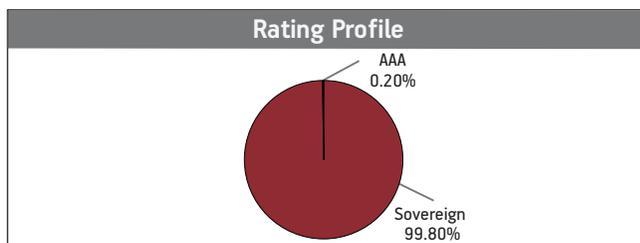
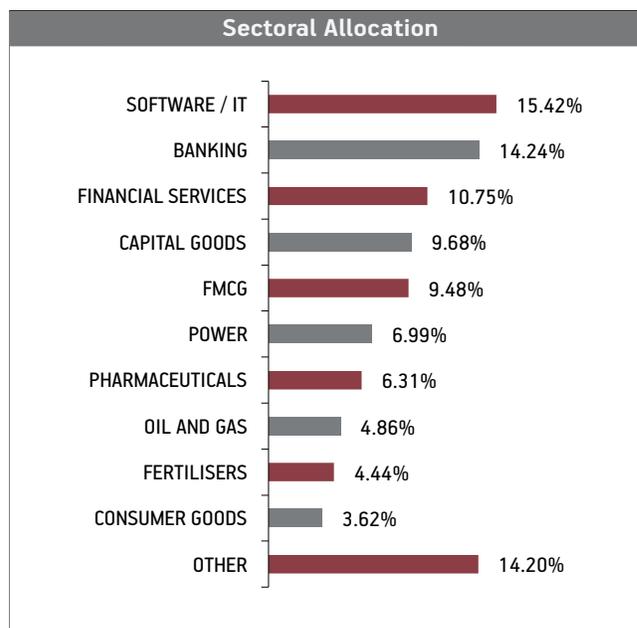
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 632.70 Cr

FUND MANAGER: Mr. Sandeep Jain



SECURITIES	Holding
<b>Government Securities</b>	<b>3.03%</b>
0% STRIPS GOI 2061 (MD 22/08/2029)	0.97%
0% STRIPS GOI 2061 (MD 22/02/2030)	0.94%
0% STRIPS GOI 2061 (MD 22/08/2026)	0.61%
0% STRIPS GOI 2061 (MD 22/02/2026)	0.51%
<b>Corporate Debt</b>	<b>0.01%</b>
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01%
<b>EQUITY</b>	<b>87.94%</b>
Infosys Limited	6.94%
ICICI Bank Limited	5.33%
HDFC Bank Limited	4.67%
Tata Consultancy Services Limited	4.34%
Housing Development Finance Corporation	3.82%
Sanofi India Limited	3.26%
Aia Engineering Limited	2.97%
Bharat Dynamics Ltd	2.82%
Tata Power Company Limited	2.57%
Larsen And Toubro Limited	2.53%
Other Equity	48.69%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>9.03%</b>



### Fund Update:

Exposure to equities has decreased to 87.94% from 89.81% and MMI has increased to 9.03% from 8.24% on a MOM basis.

Value & Momentum fund is predominantly invested in quality midcap stocks complying with value criteria.

## About The Fund

Date of Inception: 24-Sep-15

**OBJECTIVE:** To provide capital appreciation by investing in a portfolio of equity shares that form part of a capped nifty Index.

**STRATEGY:** To invest in all the equity shares that form part of the Capped Nifty in the same proportion as the Capped Nifty. The Capped Nifty Index will have all 50 companies that form part of Nifty index and will be rebalanced on a quarterly basis. The index composition will change with every change in the price of Nifty constituents. Rebalancing to meet the capping requirements will be done on a quarterly basis.

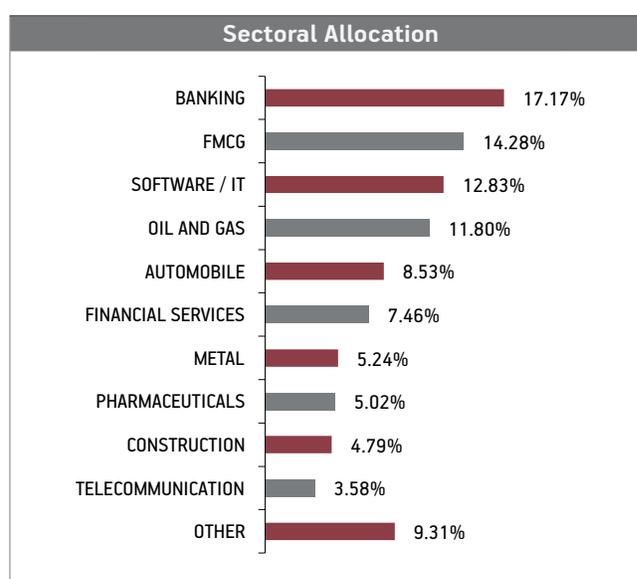
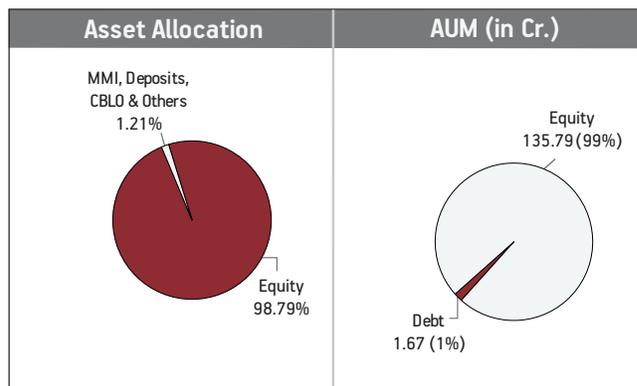
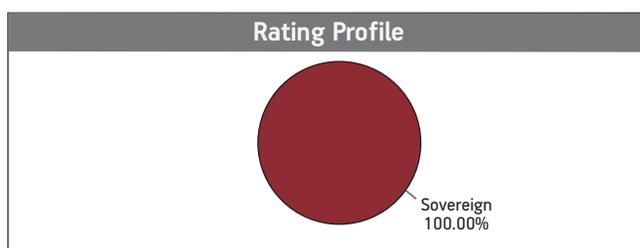
NAV as on 31st January 2022: ₹ 21.3781

Asset held as on 31st January 2022: ₹ 137.46 Cr

FUND MANAGER: Mr. Bhaumik Bhatia

SECURITIES	Holding
<b>EQUITY</b>	<b>98.79%</b>
Reliance Industries Limited	8.94%
Infosys Limited	6.07%
HDFC Bank Limited	5.73%
ICICI Bank Limited	4.84%
Larsen And Toubro Limited	4.73%
Hindustan Unilever Limited	4.16%
Housing Development Finance Corporation	4.00%
ITC Limited	3.95%
Tata Consultancy Services Limited	3.69%
Bharti Airtel Limited	3.53%
Other Equity	49.14%

<b>MMI, Deposits, CBLO &amp; Others</b>	<b>1.21%</b>
---	--------------



### Fund Update:

Exposure to equities has slightly increased to 98.79% from 98.23% and MMI has slightly decreased to 1.21% from 1.77% on a MOM basis.

Capped Nifty Index fund continues to be invested in all equity shares forming part of the nifty index.

## About The Fund

Date of Inception: 24-Sep-15

**OBJECTIVE:** To provide capital appreciation by investing in a suitable mix of cash, debt and equities. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

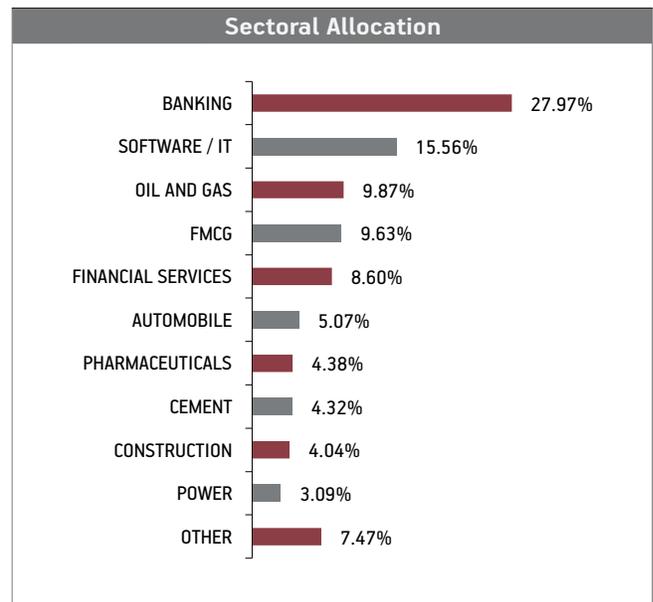
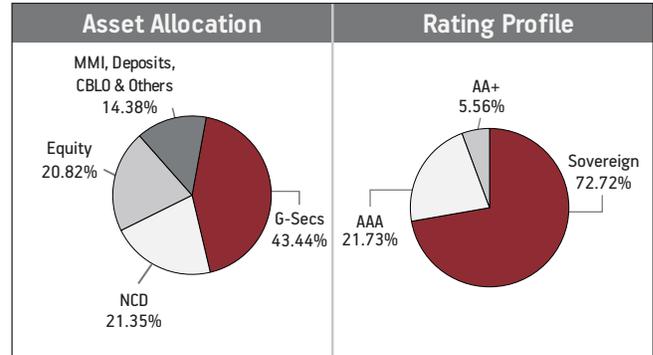
**STRATEGY:** To appropriately allocate money between equity, debt and money market instruments, to take advantage of the movement of asset prices resulting from changing financial and economic conditions.

NAV as on 31st January 2022: ₹ 19.2448

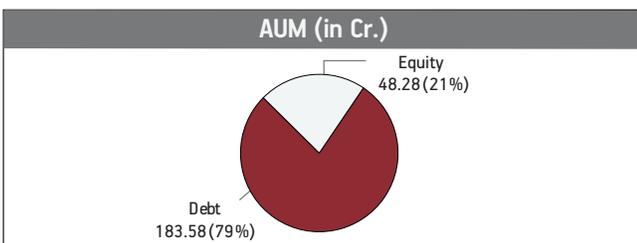
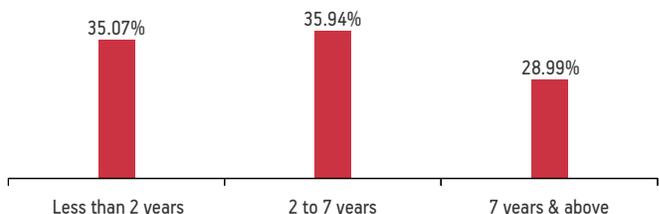
Asset held as on 31st January 2022: ₹ 231.86 Cr

FUND MANAGER: Mr. Trilok Agarwal (Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>43.44%</b>
364 Days TBill (MD 10/02/2022)	6.46%
5.15% GOI 2025 (MD 09/11/2025)	2.95%
9.16% State Development -Rajasthan 2028 SPL SDL (MD 18/10/2)	2.40%
0% STRIPS GOI 2061(MD 22/02/2031)	2.37%
0% STRIPS GOI 2061(MD 22/08/2031)	2.30%
0% STRIPS GOI 2061(MD 22/02/2032)	2.22%
6.18% GOI (MD 04/11/2024)	2.20%
0% STRIPS GOI 2061(MD 22/08/2032)	2.11%
0% STRIPS GOI 2061(MD 22/08/2030)	2.08%
0% STRIPS GOI 2040(MD 02/07/2027)	1.66%
Other Government Securities	16.67%
<b>CORPORATE DEBT</b>	<b>21.35%</b>
8.20% Power Grid Corporation NCD (MD 23/01/2025) SR-Xlviii S	4.60%
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	4.35%
8.70% Power Grid Corporation NCD (MD 15/07/2028) [C]	2.40%
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.77%
Tata Ind Ltd. Zero Coupon (6.69% Xirr) NCD (MD 16/01/2026)	1.40%
7.41% Power Finance Corpn. Ltd. NCD (MD 25/02/2030)	1.33%
8.55% HDFC Ltd NCD (MD 27/03/2029)	1.32%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.30%
5.50% Indian Oil Corpn. Ltd. NCD (MD 20/10/2025)	0.76%
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.57%
Other Corporate Debt	1.55%
<b>EQUITY</b>	<b>20.82%</b>
Reliance Industries Limited	2.06%
HDFC Bank Limited	2.05%
Infosys Limited	1.83%
ICICI Bank Limited	1.66%
Housing Development Finance Corporation	1.26%
Tata Consultancy Services Limited	1.24%
Kotak Mahindra Bank Limited	0.90%
Larsen And Toubro Limited	0.84%
Hindustan Unilever Limited	0.63%
Axis Bank Limited	0.62%
Other Equity	7.73%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>14.38%</b>



<b>Maturity (in years)</b>	<b>4.42</b>
<b>Yield to Maturity</b>	<b>5.50%</b>
<b>Modified Duration</b>	<b>3.82</b>
<b>Maturity Profile</b>	



**Fund Update:**  
 Exposure to equities has slightly increased to 20.82% from 20.43% and MMI has increased to 14.38% from 11.12% on a MOM basis.  
 Asset Allocation fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 15-Feb-19**

**OBJECTIVE:** To provide capital appreciation by investing in equity and equity related instruments of multi-national companies.

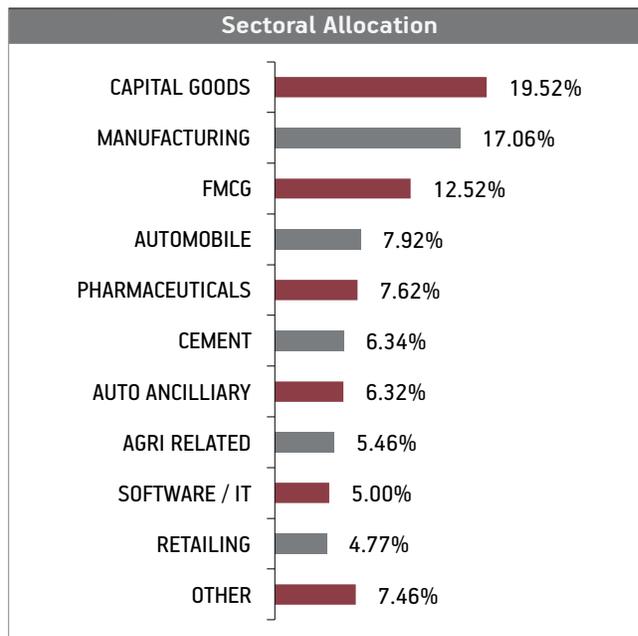
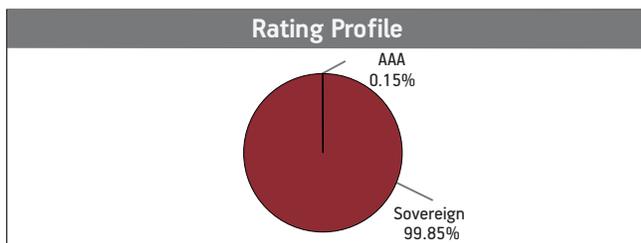
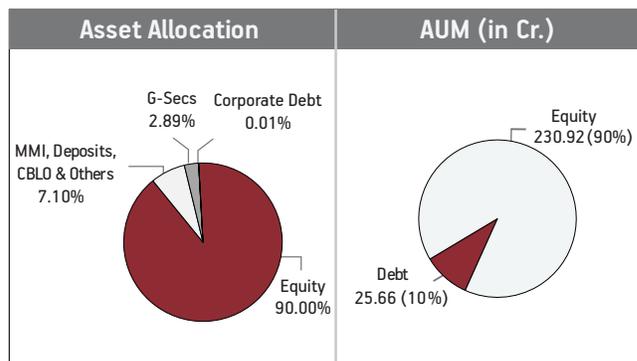
**STRATEGY:** The fund will predominantly invest in companies where FII / FDI and MNC parent combined holding is more than 50%. This theme has outperformed the broader market indices over long-term. The companies chosen are likely to have above average growth, enjoy distinct competitive advantages, and have superior financial strengths. The fund will also invest in high quality money market instruments and maintain adequate liquidity.

**NAV as on 31st January 2022: ₹ 13.5625**

**Asset held as on 31st January 2022: ₹ 256.58 Cr**

**FUND MANAGER:** Mr. Trilok Agarwal (Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
<b>Government Securities</b>	<b>2.89%</b>
0% STRIPS GOI 2061(MD 22/02/2027)	1.46%
0% STRIPS GOI 2061(MD 22/08/2027)	1.40%
0% STRIPS GOI 2061(MD 22/02/2028)	0.04%
<b>Corporate Debt</b>	<b>0.01%</b>
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01%
<b>EQUITY</b>	<b>90.00%</b>
Maruti Suzuki India Limited	5.46%
Honeywell Automation India Ltd	4.49%
GMM Pfaudler Limited	4.40%
Bata India Limited	4.29%
ABB India Limited	4.06%
ACC Limited	3.95%
GE Power India Limited	3.85%
Mphasis Limited	3.62%
3M India Ltd	3.19%
Hindustan Unilever Limited	2.84%
Other Equity	49.85%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>7.10%</b>



**Fund Update:**

Exposure to equities has slightly decreased to 90.00% from 90.31% and MMI has increased to 7.10% from 4.38% on a MOM basis.

MNC Fund predominantly invests in companies where FII/FDI and MNC parent combined holding is above 50%.

**About The Fund**

**Date of Inception: 15-Feb-10**

**OBJECTIVE:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

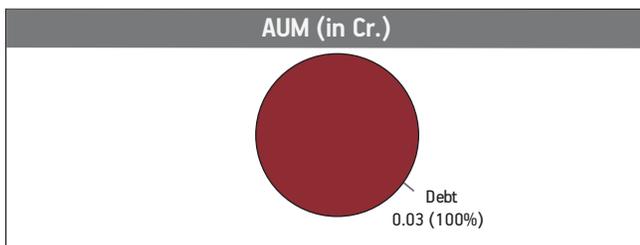
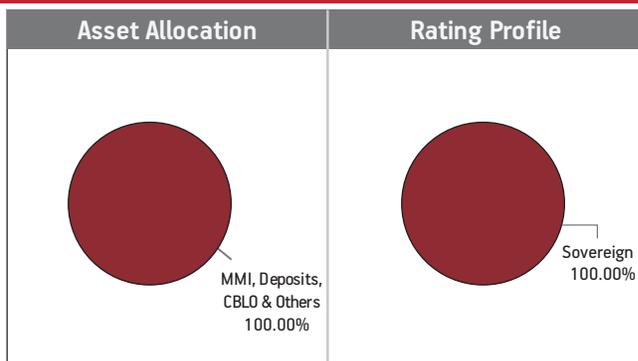
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

**NAV as on 31st January 2022: ₹ 21.6580**

**Asset held as on 31st January 2022: ₹ 0.03 Cr**

**FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)**

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%



**Yield to Maturity 3.15%**



**Fund Update:**  
 Exposure to MMI has remains constant to 100.00% on a MOM basis.  
 Platinum Premier fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

## About The Fund

Date of Inception: 20-Sep-10

**OBJECTIVE:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

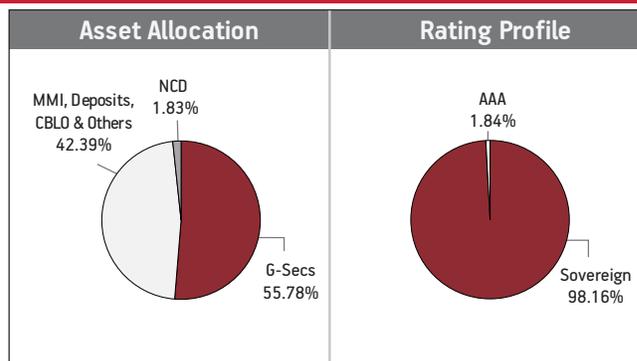
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 31st January 2022: ₹ 19.5118

Asset held as on 31st January 2022: ₹ 161.68 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>55.78%</b>
91 Days TBill (MD 24/03/2022)	30.77%
8.08% GOI (MD 02/08/2022)	15.75%
8.15% GOI 2022 (MD 11/06/2022)	9.26%
<b>CORPORATE DEBT</b>	<b>1.83%</b>
7.17% Reliance Industries Ltd NCD Ppd Series-D (MD 08/11/2022)	1.26%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.57%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>42.39%</b>

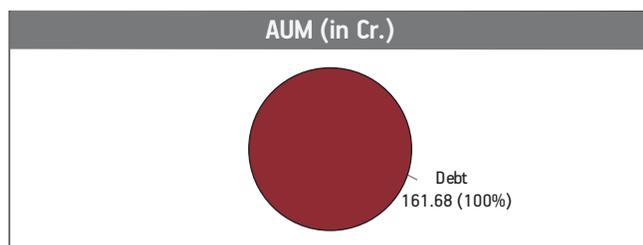
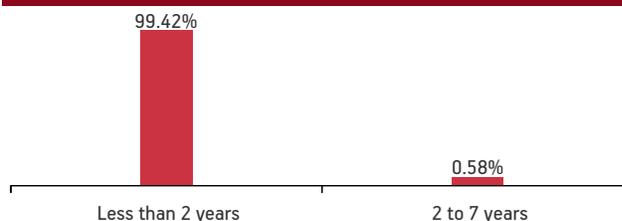


Maturity (in years) 0.19

Yield to Maturity 3.55%

Modified Duration 0.10

### Maturity Profile



### Fund Update:

Exposure to G-secs has increased to 55.78% from 51.30%, NCD has slightly increased to 1.83% from 1.69% and MMI has decreased to 42.39% from 47.01% on a MOM basis.

Platinum advantage fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

## About The Fund

Date of Inception: 22-Feb-11

**OBJECTIVE:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

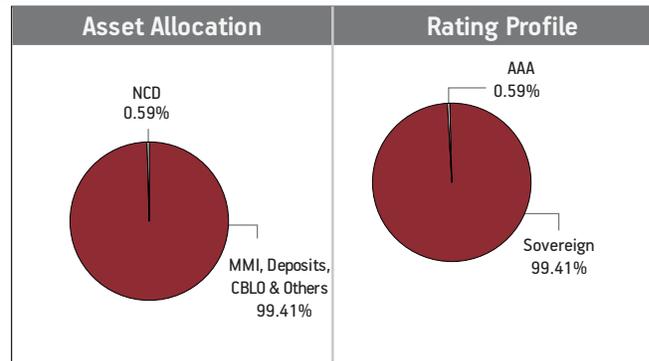
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 31st January 2022: ₹ 22.0893

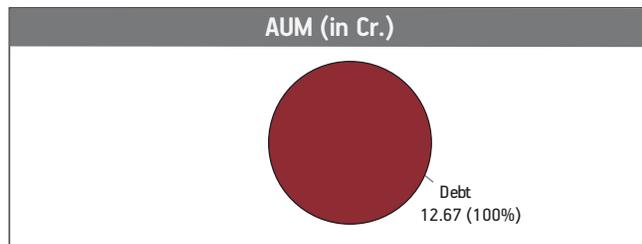
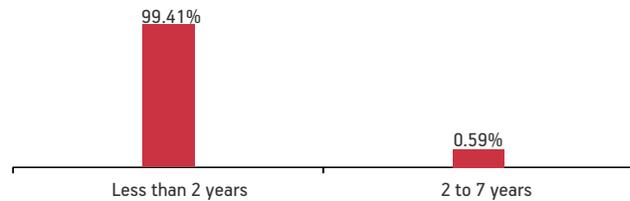
Asset held as on 31st January 2022: ₹ 12.67 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
<b>CORPORATE DEBT</b>	<b>0.59%</b>
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.59%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>99.41%</b>



<b>Maturity (in years)</b>	<b>0.02</b>
<b>Yield to Maturity</b>	<b>3.17%</b>
<b>Modified Duration</b>	<b>0.02</b>
<b>Maturity Profile</b>	



### Fund Update:

MMI has slightly decreased to 99.41% from 99.52% on a MOM basis.

Foresight single pay fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

## About The Fund

Date of Inception: 22-Feb-11

**OBJECTIVE:** To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

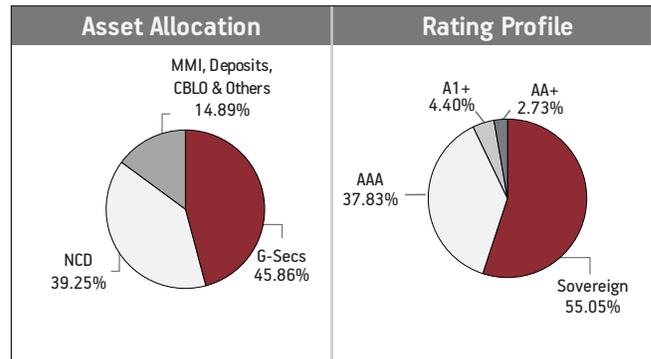
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 31st January 2022: ₹ 19.4360

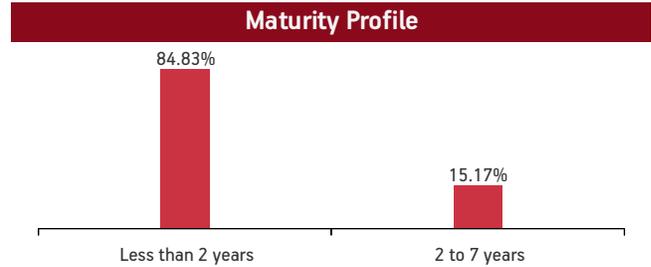
Asset held as on 31st January 2022: ₹ 793.59 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>45.86%</b>
8.15% GOI 2022 (MD 11/06/2022)	6.77%
8.35% GOI 2022 (M/D. 14.05.2022)	6.51%
8.51% State Development -Maharashtra 2026 (MD 09/03/2026)	3.42%
8.20% GOI (MD 15/02/2022)	2.74%
5.09% GOI (MD 13/04/2022)	2.53%
6.65% Fertiliser GOI Bond 2023 (MD 29/01/2023)	1.67%
0% STRIPS GOI 2061(MD 22/02/2022)	1.28%
0% STRIPS GOI 2061(MD 22/08/2022)	1.25%
364 Days TBill (MD 25/08/2022)	1.24%
0% STRIPS GOI 2033(MD 10/05/2022)	1.03%
Other Government Securities	17.45%
<b>CORPORATE DEBT</b>	<b>39.25%</b>
6.60% Rural Electrification Corpn. Ltd. NCD (MD 21/03/2022)	4.43%
6.98% NABARD NCD SR 20G (MD 19/09/2022)	3.19%
9.75% Larsen & Toubro Ltd NCD (MD 11/04/2022) Stepup Forrati	3.18%
7.00% HDFC Ltd NCD (MD 19/05/22) Series X-004	2.67%
9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022)	1.56%
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	1.38%
9.30% L And T Infra Debt Fund NCD Opt:2 (MD 26/06/2024)	1.36%
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	1.35%
9.15% Axis Bank NCD (MD 31/12/2022)	1.31%
9.30% LIC Housing Finance Ltd NCD (MD 14/09/2022)	1.29%
Other Corporate Debt	17.53%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>14.89%</b>



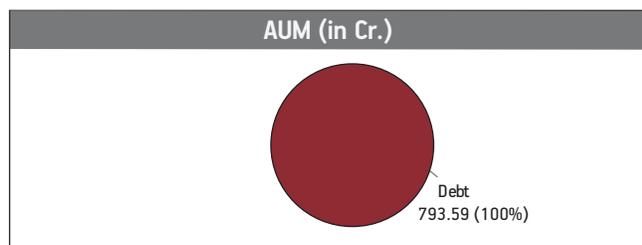
<b>Maturity (in years)</b>	<b>0.90</b>
<b>Yield to Maturity</b>	<b>4.38%</b>
<b>Modified Duration</b>	<b>0.69</b>



### Fund Update:

Exposure to G-secs has increased to 45.86% from 37.67% and MMI has decreased to 14.89% from 29.95% on a MOM basis.

Foresight 5 pay fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.



## About The Fund

Date of Inception: 16-Dec-09

**OBJECTIVE:** To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies which using debt instruments and derivatives to ensure capital protection after five years. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

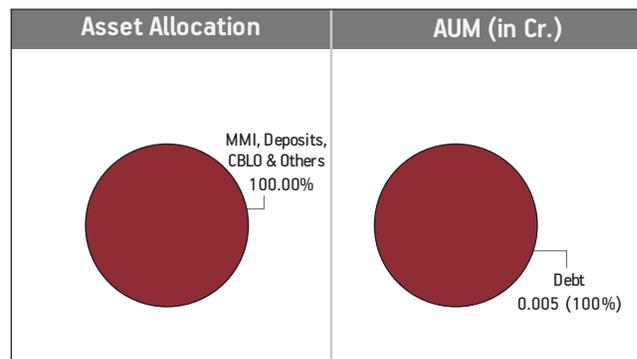
**STRATEGY:** To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 31st January 2022: ₹ 21.3223

Asset held as on 31st January 2022: ₹ 0.00 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%

**Fund Update:**

Exposure to MMI has remains constant to 100.00% on a MOM basis.

Titanium I fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

About The Fund

Date of Inception: 12-Mar-03

**OBJECTIVE:** The objective of this Investment Fund Option is to generate consistent returns through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk.

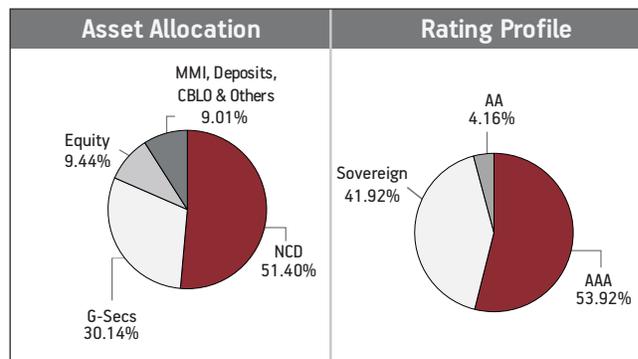
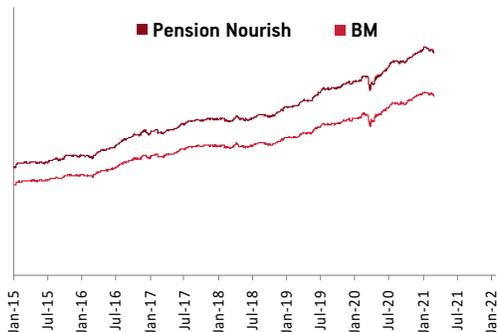
**STRATEGY:** To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This product is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st January 2022: ₹ 46.0946

BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 8.20 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



**SECURITIES** Holding

**GOVERNMENT SECURITIES** 30.14%

7.26% GOI (MD 14/01/2029)	8.87%
8.28% GOI 2027 (MD 21/09/2027)	8.00%
6.19% GOI 2034 (MD 16/09/2034)	4.53%
6.67% GOI 2035 (MD 15/12/2035)	3.52%
8.30% GOI 2040 (MD 02/07/2040)	2.71%
7.59% GOI 2026 (MD 11/01/2026)	2.52%

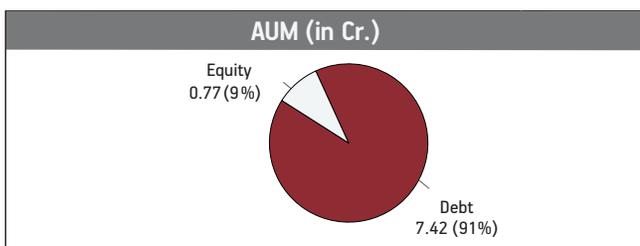
**CORPORATE DEBT** 51.40%

5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	8.60%
7.13% LIC Housing Finance Ltd NCD (MD 28/11/2031)	8.55%
8.00% Reliance Jio Infocomm Limited NCD (MD 16/04/2023)	6.29%
5.27% NABARD NCD SR 22B (MD 23/07/2024)	4.83%
10.70% IRFC NCD (MD 11/09/2023)	3.97%
8.22% NABARD GOI NCD Pmayg-Pb-2 (MD 13/12/2028)	3.94%
8.30% IRFC NCD (MD 25/03/2029)	3.94%
7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	3.68%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.55%
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.54%
Other Corporate Debt	2.51%

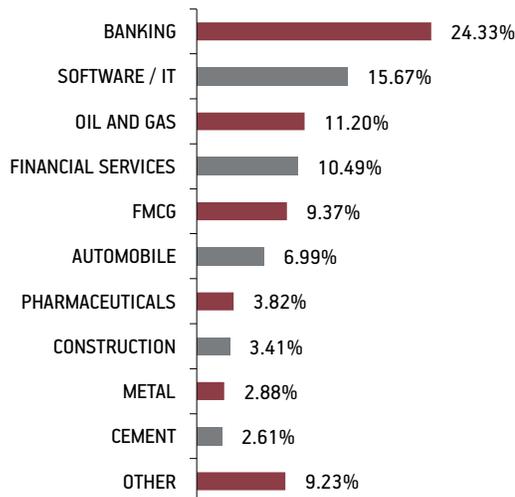
**EQUITY** 9.44%

Reliance Industries Limited	0.86%
Infosys Limited	0.76%
HDFC Bank Limited	0.76%
ICICI Bank Limited	0.68%
Housing Development Finance Corporation	0.48%
Tata Consultancy Services Limited	0.41%
Kotak Mahindra Bank Limited	0.32%
Hindustan Unilever Limited	0.28%
Larsen And Toubro Limited	0.27%
State Bank Of India	0.25%
Other Equity	4.38%

**MMI, Deposits, CBLO & Others** 9.01%



**Sectoral Allocation**

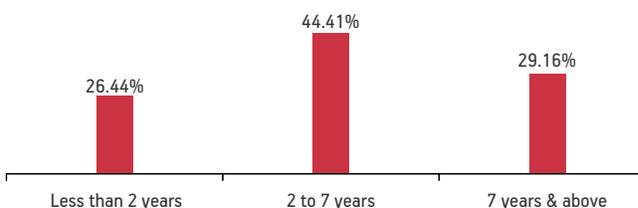


Maturity (in years) 5.59

Yield to Maturity 5.94%

Modified Duration 3.99

**Maturity Profile**



Fund Update:

Exposure to equities has slightly decreased to 9.44% from 9.85% and MMI has increased to 9.01% from 3.47% on a MOM basis.

Pension nourish fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

Date of Inception: 18-Mar-03

**OBJECTIVE:** This Investment Fund Option helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. This Investment Fund Option is suitable for those who want to earn a higher return on investment through balanced exposure to equity and debt securities.

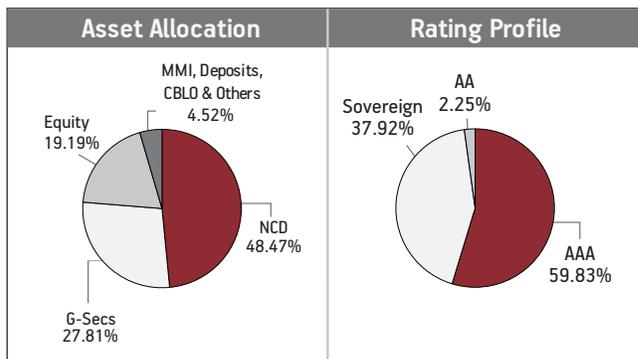
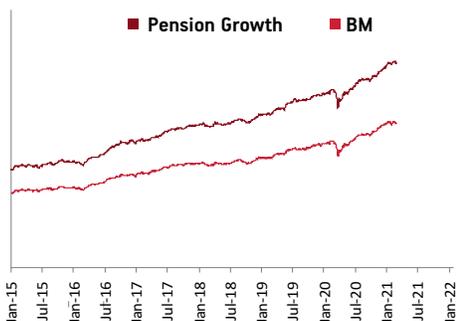
**STRATEGY:** To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on the fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 31st January 2022: ₹ 61.9603

BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 22.87 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



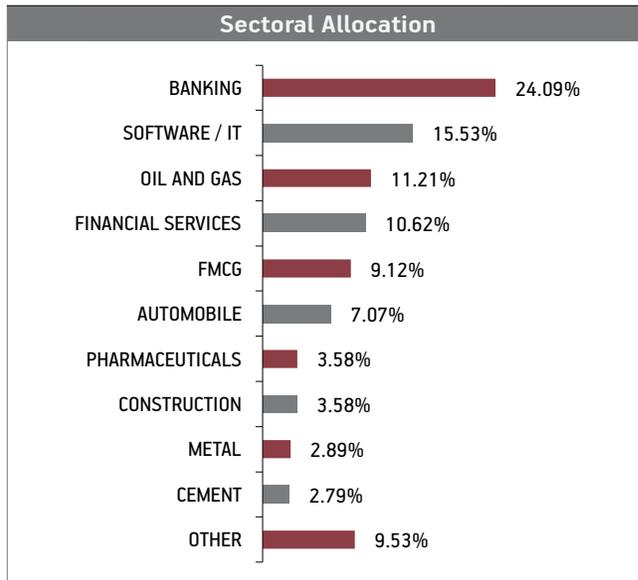
SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>27.81%</b>

7.18% State Development Loan-Maharashtra 2022 (MD 28/06/2029)	11.06%
7.59% GOI 2029 (MD 20/03/2029)	10.39%
5.15% GOI 2025 (MD 09/11/2025)	4.28%
8.17% GOI 2044 (MD 01/12/2044)	1.20%
6.01% GOI 2028 (MD 25/03/2028)	0.88%

CORPORATE DEBT	48.47%
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put120721]	8.35%
8.375% Exim Bank MD 24/07/2025 (SR. S 02-2025)	8.04%
8.39% Power Finance Corpn. Ltd. NCD (MD 19/04/2025)	7.06%
7.40% HDFC Ltd NCD (MD 28/02/2030)	6.31%
7.52% NHPC Ltd NCD SR-V2 Strrp A (MD 06/06/2023)	6.30%
5.27% NABARD NCD SR 22B (MD 23/07/2024)	5.20%
8.23% Rural Electrification Corpn. Ltd. NCD (MD 23/01/2025)	2.80%
7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	1.76%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.46%
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.19%

EQUITY	19.19%
Reliance Industries Limited	1.73%
Infosys Limited	1.52%
HDFC Bank Limited	1.50%
ICICI Bank Limited	1.37%
Housing Development Finance Corporation	0.99%
Tata Consultancy Services Limited	0.82%
Kotak Mahindra Bank Limited	0.63%
Larsen And Toubro Limited	0.59%
Hindustan Unilever Limited	0.54%
State Bank Of India	0.52%
Other Equity	8.98%

<b>MMI, Deposits, CBLO &amp; Others</b>	<b>4.52%</b>
---	--------------

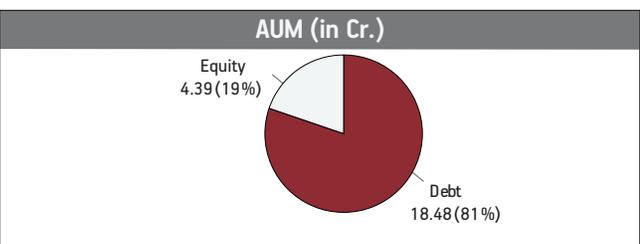
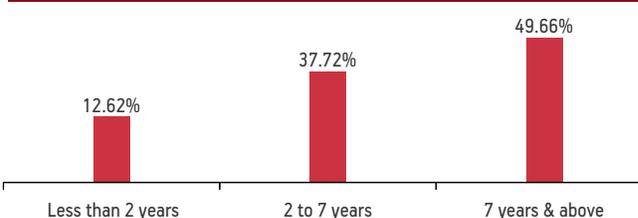


<b>Maturity (in years)</b>	<b>5.37</b>
----------------------------	-------------

<b>Yield to Maturity</b>	<b>6.16%</b>
--------------------------	--------------

<b>Modified Duration</b>	<b>3.99</b>
--------------------------	-------------

**Maturity Profile**



**Fund Update:**  
 Exposure to equities has decreased to 19.19% from 20.04% and MMI has decreased to 4.52% from 5.10% on a MOM basis.  
 Pension growth fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

## About The Fund

Date of Inception: 12-Mar-03

**OBJECTIVE:** This Investment Fund Option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a proper balance of investment in equity and debt.

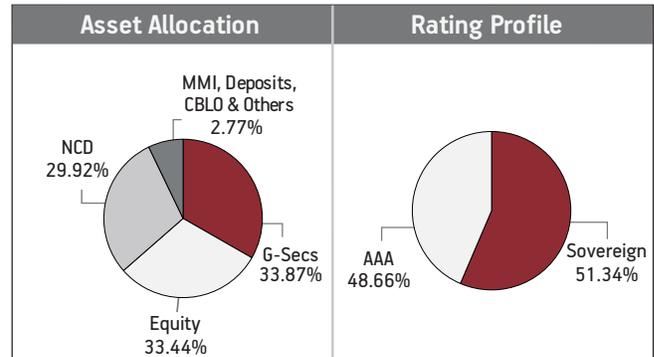
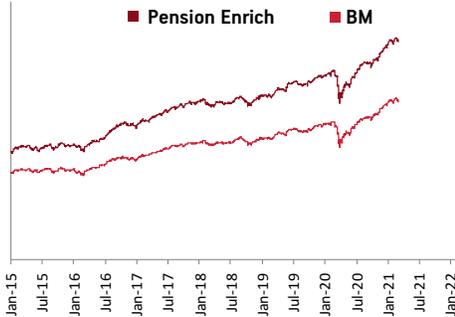
**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance yield of the composite portfolio with low level of risk.

NAV as on 31st January 2022: ₹ 75.8273

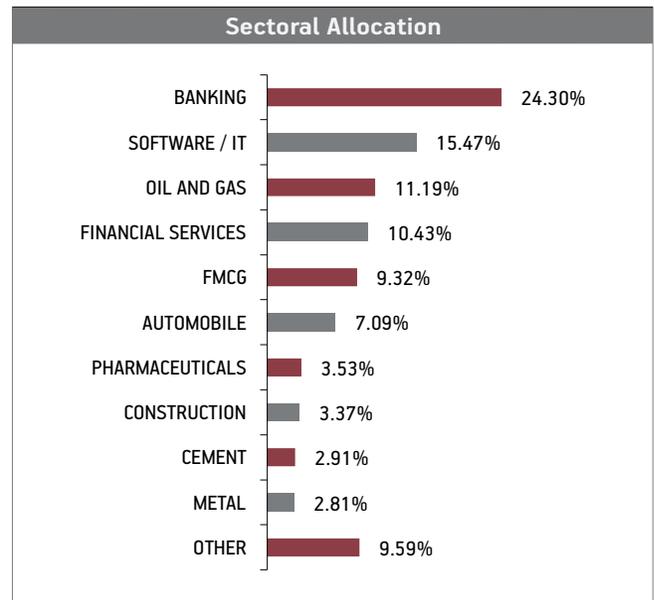
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st January 2022: ₹ 129.00 Cr

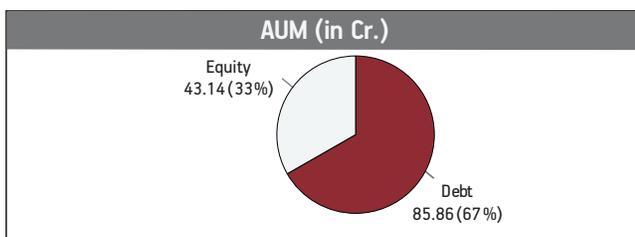
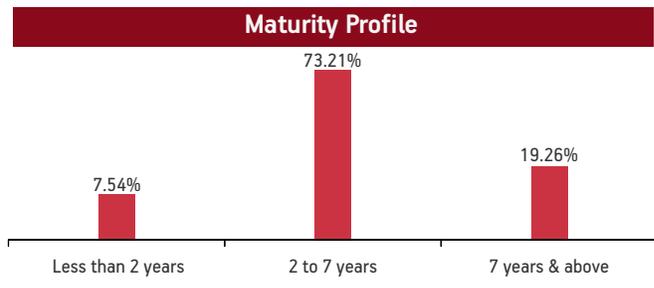
FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>33.87%</b>
8.28% GOI 2027 (MD 21/09/2027)	10.59%
5.63% GOI 2026 (MD 12/04/2026)	7.68%
7.59% GOI 2026 (MD 11/01/2026)	4.92%
6.67% GOI 2035 (MD 15/12/2035)	2.98%
6.19% GOI 2034 (MD 16/09/2034)	2.88%
8.60% GOI 2028 (MD 02/06/2028)	1.72%
9.15% GOI 2024 (MD 14/11/2024)	1.70%
9.95% Food Corporation Of India NCD (MD 07/03/2022)	1.40%
<b>CORPORATE DEBT</b>	<b>29.92%</b>
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	8.72%
5.27% NABARD NCD SR 22B (MD 23/07/2024)	5.37%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	3.97%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.72%
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.68%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.65%
10.70% IRFC NCD (MD 11/09/2023)	1.26%
9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022)	0.96%
8.55% HDFC Ltd NCD (MD 27/03/2029)	0.85%
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.83%
Other Corporate Debt	2.91%
<b>EQUITY</b>	<b>33.44%</b>
Reliance Industries Limited	3.04%
HDFC Bank Limited	2.73%
Infosys Limited	2.67%
ICICI Bank Limited	2.41%
Housing Development Finance Corporation	1.74%
Tata Consultancy Services Limited	1.42%
Kotak Mahindra Bank Limited	1.07%
Hindustan Unilever Limited	0.97%
Larsen And Toubro Limited	0.96%
State Bank Of India	0.91%
Other Equity	15.51%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>2.77%</b>



<b>Maturity (in years)</b>	<b>5.40</b>
<b>Yield to Maturity</b>	<b>6.10%</b>
<b>Modified Duration</b>	<b>4.02</b>



**Fund Update:**  
 Exposure to equities has decreased to 33.44% from 34.80% and MMI has decreased to 2.77% from 4.82% on a MOM basis.  
 Pension enrich fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

Refer annexure for complete portfolio details.

**About The Fund**

**Date of Inception: 01-Jan-14**

**OBJECTIVE:** The objective of the fund is to invest in a portfolio of money market instruments and Government Securities in order to generate superior returns within the prudent guidelines prescribed by IRDA from time to time.

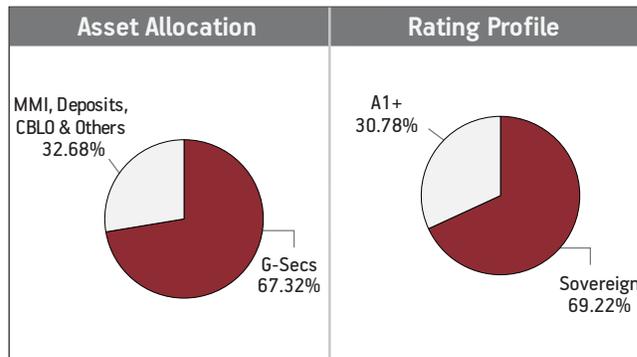
**STRATEGY:** To keep the returns less volatile, the fund will invest in shorter tenor instruments with minimal credit and interest rate risk. The fund will invest in high quality money market instruments and Government securities.

**NAV as on 31st January 2022: ₹ 15.4174**

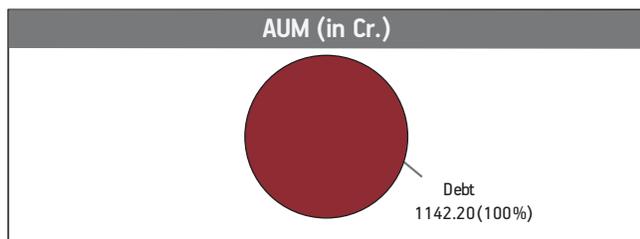
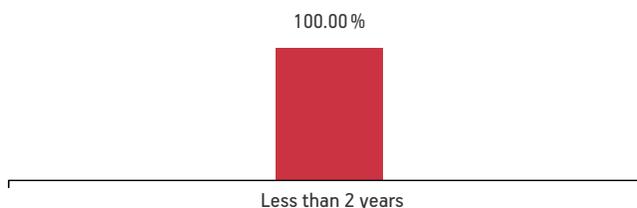
**Asset held as on 31st January 2022: ₹ 1142.20 Cr**

**FUND MANAGER: Ms. Richa Sharma**

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>67.32%</b>
6.84% GOI 2022 (MD 19/12/2022)	10.99%
7.37% GOI 2023 (MD 16/04/2023)	6.76%
8.13% GOI (MD 21/09/2022)	6.72%
364 Days TBill (MD 10/11/2022)	4.67%
7.16% GOI 2023 (MD 20/05/2023)	4.51%
8.08% GOI (MD 02/08/2022)	4.46%
3.96% GOI 2022 (MD 09/11/2022)	4.36%
4.26% GOI 2023 (MD 17/05/2023)	4.35%
364 Days TBill (MD 19/01/2023)	3.36%
8.35% GOI 2022 (M/D. 14.05.2022)	2.22%
Other Government Securities	14.92%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>32.68%</b>



<b>Maturity (in years)</b>	<b>0.78</b>
<b>Yield to Maturity</b>	<b>4.40%</b>
<b>Modified Duration</b>	<b>0.43</b>
<b>Maturity Profile</b>	



**About The Fund**

**Date of Inception: 01-Jan-14**

**OBJECTIVE:** The objective of the fund is to invest in a portfolio of money market instruments and Government Securities in order to generate superior returns within the prudent guidelines prescribed by IRDA from time to time.

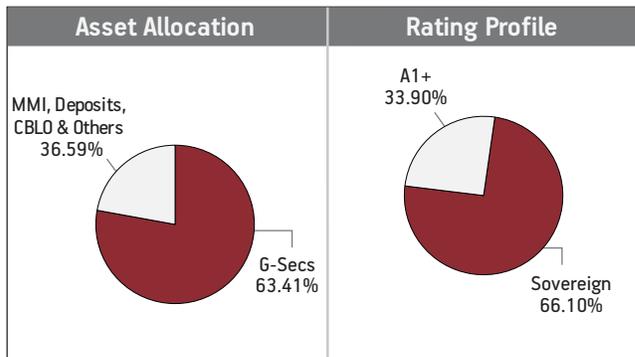
**STRATEGY:** To keep the returns less volatile, the fund will invest in shorter tenor instruments with minimal credit and interest rate risk. The fund will invest in high quality money market instruments and Government securities.

**NAV as on 31st January 2022: ₹ 15.3763**

**Asset held as on 31st January 2022: ₹ 80.51 Cr**

**FUND MANAGER: Ms. Richa Sharma**

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>63.41%</b>
6.84% GOI 2022 (MD 19/12/2022)	34.23%
8.35% GOI 2022 (M/D. 14.05.2022)	6.29%
364 Days TBill (MD 13/05/2022)	6.15%
364 Days TBill (MD 05/01/2023)	5.97%
364 Days TBill (MD 19/01/2023)	5.96%
364 Days TBill (MD 10/11/2022)	4.82%
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>36.59%</b>

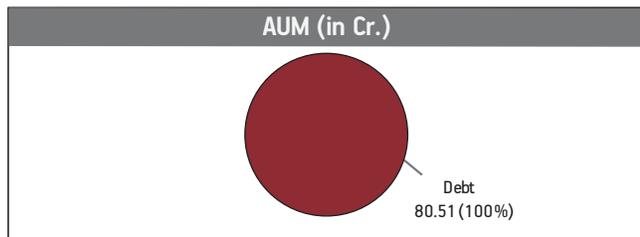
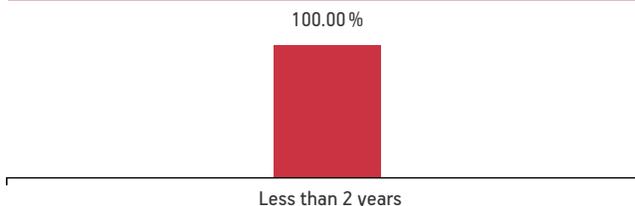


**Maturity (in years)** 0.71

**Yield to Maturity** 4.27%

**Modified Duration** 0.29

**Maturity Profile**



Liquid Plus Fund	
<b>Government Securities</b>	<b>11.61</b>
364 Days TBill (MD 05/01/2023)	3.64
364 Days TBill (MD 12/01/2023)	2.73
364 Days TBill (MD 26/01/2023)	1.81
8.90% Tamilnadu SDL 2022 (MD 20/09/2022)	1.54
9.13% Gujarat SDL 2022 (MD 09/05/2022)	1.15
8.92% Tamilnadu SDL 2022 (MD 05/09/2022)	0.75
<b>Corporate Debt</b>	<b>59.11</b>
7.17%Reliance Industries Ltd NCD PPD Series-D (MD 08/11/2022)	7.50
8.02% Larsen & Toubro Ltd NCD (MD 22/05/2022)	7.27
2% Tata Steel Ltd NCD (MD 23/04/2022)	6.95
6.70% NABARD NCD SR 20H (MD 11/11/2022)	6.71
5.05% Indian Oil Corpn. Ltd. NCD (MD 25/11/2022)	4.74
7.42% LIC Housing Finance Ltd NCD (MD 15/07/2022)	3.83
8.90 Bharti Telecom Limited MD (17/02/2022)	2.66
9.60% Hindalco Industries Ltd. NCD (MD 02/08/2022)	1.94
7.35% Power Finance Corpn. Ltd PFC-Bs-170-A (MD 22/11/2022)	1.93
8.50% NHPC Ltd NCD SR-T STRRP D (MD 14/07/2022)	1.92
7.09% Rural Electrification Corpn. Ltd. NCD (MD 17/10/2022)	1.92
9.30% Steel Authority Of India (MD 25/05/2022)	1.92
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	1.91
8.00% Britannia Bonus NCD (MD 28/08/2022)	1.91
7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	1.60
7.09% Rural Electrification Corpn. Ltd. NCD(MD 13/12/2022)	0.96
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	0.78
8.05% HDFC Ltd NCD ( MD 20/06/2022)	0.77
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	0.77
5.48% Cholamandalam Invst And Fin Co Ltd NCD (MD 30/12/2022)	0.76
7.00% HDFC Ltd NCD (MD 19/05/22) Series X-004	0.38
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>29.28</b>
Federal Bank Ltd CD (MD 13/05/2022)	5.61
Bajaj Housing Finance Ltd CP (MD 22/02/2022).	5.47
Kotak Mahindra Investments Ltd CP (MD 18/01/2023)	3.61
Kotak Mahindra Prime Ltd CP (MD 07/11/2022)	3.29
Dabur India Limited Cp (MD 24/08/2022)	2.59
NABARD CD (MD 18/01/2023)	2.17
Cholamandalam Invst And Finance Cp (MD 14/03/2022)	1.88
TREP-01 Feb 2022	1.81
Kotak Mahindra Bank Cd (MD 18/10/2022)	0.55
Cash & Cash Equivalent	2.29
<b>Assure Fund</b>	
<b>Government Securities</b>	<b>17.11</b>
4.56% GOI 2023 (MD 29/11/2023)	7.59
5.22% GOI (MD 15/06/2025)	6.04
6.84% GOI 2022 (MD 19/12/2022)	1.56
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	0.98
9.23% State Development -Gujrat 2022 (MD 30/03/2022)	0.57
9.14% State Development -Andhra Pradesh 2022 (MD 25/04/2022)	0.36
<b>Corporate Debt</b>	<b>69.39</b>
5.27% NABARD NCD SR 22B (MD 23/07/2024)	6.66
6.43% Godrej Industries Ltd. NCD Md (26/04/24)(Step Up)	6.18
5.40% HDFC Ltd. NCD Md (11/08/2023)	6.13
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	4.93
7.38% Cholamandalam Invst And Fin Co Ltd NCD (MD 31/07/2024)	4.74
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	4.58
5.08% HDB Financial Services Ltd NCD (MD 28/11/2023) Sr-160	4.57
8.90 Bharti Telecom Limited Md(17/02/2022)	4.29
8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put (08/10/1)	3.30
5.70% Bajaj Housing Finance Ltd NCD (MD 10/06/2024)	3.06
5.01% Sundaram Finance Ltd. NCD (MD 22/05/2023)	3.05
6.40% NABARD NCD (MD 31/07/2023)	1.86
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.77
8.85% Axis Bank NCD (MD 05/12/2024)	1.65
8.50% NHPC Ltd NCD SR-T STRRP E (MD 14/07/2023)	1.60

7.05% Embassy-Reit NCD MD (18/10/2026) [Call-18/04/26]	1.58
9.30% Steel Authority Of India (MD 25/05/2022)	1.55
8.60% ONGC Petro Additions Limited NCD (MD 11/03/2022)	1.54
8.30% GAIL (India) Ltd. NCD 2015-Series-1(A) (MD 23/02/20)	1.53
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	1.29
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	0.96
7.75% Sundaram Home Finance Ltd NCD Series 315 13/02/2023	0.94
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	0.69
7.58% Godrej Industries Ltd. NCD Md (28/09/28)(Step Up)	0.62
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.31
8.00% Britannia Bonus NCD (MD 28/08/2022)	0.002
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>13.50</b>
TREP-01 Feb 2022	8.29
6.35% DCB FD QTR Comp (MD 25/04/2022) (F.V. 2.5Cr)	2.29
Cash & Cash Equivalent	2.92
<b>Income Advantage Fund</b>	
<b>Government Securities</b>	<b>40.69</b>
5.15% GOI 2025 (MD 09/11/2025)	11.36
5.63% GOI 2026 (MD 12/04/2026)	8.63
6.67% GOI 2035 (MD 15/12/2035)	8.38
7.27% GOI (MD 08/04/2026)	3.04
7.26% GOI (MD 14/01/2029)	3.02
6.64% GOI 2035 (MD 16/06/2035)	2.43
6.99% GOI 2051 (MD 15/12/2051)	2.24
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.88
7.32% GOI 2024 (MD 28/01/2024)	0.22
8.28% GOI 2027 (MD 21/09/2027)	0.19
8.19% Karnataka SDL (23/01/2029)	0.17
7.63% GOI 2059 (MD 17/06/2059)	0.11
<b>Corporate Debt</b>	<b>54.97</b>
5.55% Kotak Mahindra Prime Ltd NCD (MD 20/05/2024)	4.65
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.57
9.05 HDFC Ltd. NCD Series U-001 (MD 16/10/2028)	3.27
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	3.05
6.35% HDB Financial Services Ltd NCD (MD 11/09/2026)	2.91
5.72% Axis Finance Limited (MD 21/06/24)	2.91
5.40% Kotak Mahindra Prime Ltd NCD (MD 20/09/2024)	2.88
8.65% Power Finance Corpn. Ltd. NCD (MD 28/12/2024)	2.50
7.58% Godrej Industries Ltd. NCD Md (28/09/28) (Step Up)	2.34
8.39% Power Finance Corpn. Ltd. NCD (MD 19/04/2025)	2.31
8.83% ONGC Petro Additions Limited NCD (MD 10/03/2025)	1.89
7.65% Axis Bank NCD (MD 30/01/2027)	1.83
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	1.82
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	1.51
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	1.36
8.55% HDFC Ltd NCD (MD 27/03/2029)	1.27
7.40% LIC Housing Finance Ltd NCD (MD 06/09/2024)	1.21
7.05% Embassy-Reit NCD Md (18/10/2026) [Call-18/04/26]	1.20
7.38% Cholamandalam Invst And Fin Co Ltd NCD (MD 31/07/2024)	1.20
6.80% Embassy-Reit NCD Md (07/09/2026) [Call-07/03/26]	1.19
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	1.05
6.90% Rural Electrification Corpn.Ltd.NCD (MD 31/01/2031)204A	0.80
Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	0.64
8.55% LIC Housing Finance Ltd. NCD (MD 14/08/2025)	0.63
8.40% IRFC NCD (MD 08/01/2029)	0.63
8.35% IRFC NCD (MD 13/03/2029)	0.63
8.44% HDFC Ltd. NCD Md (01/06/2026)Put 01/12/2017 SR P - 15	0.63
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	0.62
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	0.62
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	0.58
7.05% Power Finance Corpn. Ltd. NCD (MD 09/08/2030) SR-205 A	0.58
9.75% U.P.Power Corp Series D (MD 20/10/22)	0.44

8.20% Power Finance Corpn. Ltd. NCD (MD 10/03/2025)	0.37
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.25
8.85% Axis Bank NCD (MD 05/12/2024)	0.25
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.24
8.25% Rural Electrification Co.Ltd GOI Serviced (MD 26/03/2030)	0.13
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>4.34</b>
TREP-01 Feb 2022	1.24
6.35% DCB FD QTR Comp (MD 25/04/2022) (F.V. 2.5Cr)	0.87
Cash & Cash Equivalent	2.23
<b>Income Advantage Guaranteed</b>	
<b>Government Securities</b>	<b>33.54</b>
7.40% GOI 2035 (MD 09/09/2035)	8.65
7.59% GOI 2029 (MD 20/03/2029)	8.47
7.57% GOI (MD 17/06/2033)	4.43
6.67% GOI 2035 (MD 15/12/2035)	4.06
5.15% GOI 2025 (MD 09/11/2025)	3.30
8.60% GOI 2028 (MD 02/06/2028)	1.87
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	1.81
8.30% GOI 2040 (MD 02/07/2040)	0.94
<b>Corporate Debt</b>	<b>46.31</b>
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	4.76
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	4.69
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	3.68
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2026) SR-X	3.61
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) Md(29/07/30)	3.28
2% Tata Steel Ltd NCD (MD 23/04/2022)	3.10
Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	2.60
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	2.47
8.50% NHPC Ltd NCD SR-T STRRP L (MD 14/07/2030)	2.32
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30] (21/08/2035)	2.02
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.90
8.20% Power Finance Corpn. Ltd. NCD (MD 10/03/2025)	1.81
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2027) SR-XX	1.36
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	0.91
8.85% Axis Bank NCD (MD 05/12/2024)	0.91
8.49% L&T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.91
8.84% Power Finance Corporation Ltd NCD (MD 04/03/2023)	0.88
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	0.85
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	0.85
9.23% LIC Housing Finance Ltd NCD (MD 13/12/2022)	0.61
10.10% Power Grid Corporation NCD (12/06/2022)	0.54
8.30% Rural Electrification CrpltdNCD GOI S-VIII MD 25/03/202	0.46
10.70% IRFC NCD (MD 11/09/2023)	0.46
7.93% Power Grid Corporation NCD (MD 20/05/2028) [L]	0.45
8.70% Power Grid Corporation NCD (MD 15/07/2023) [B]	0.44
7.60% Axis Bank Ltd NCD (MD 20/10/2023)	0.44
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>20.15</b>
TREP-01 Feb 2022	18.12
Cash & Cash Equivalent	2.03
<b>Protector Fund</b>	
<b>Government Securities</b>	<b>32.67</b>
5.22% GOI (MD 15/06/2025)	12.54
6.67% GOI 2035 (MD 15/12/2035)	5.42
7.88% GOI 2030 (MD 19/03/2030)	4.54
6.45% GOI 2029 (MD 07/10/2029)	4.20
6.99% GOI 2051 (MD 15/12/2051)	2.72
8.60% GOI 2028 (MD 02/06/2028)	1.56
7.63% GOI 2059 (MD 17/06/2059)	1.17
8.32% GOI (MD 02/08/2032)	0.53
<b>Corporate Debt</b>	<b>54.83</b>
7.49% NHAJ NCD Md (01/08/2029)	7.28
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	6.51

7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	6.47
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	5.92
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	5.67
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	4.23
8.05% HDFC NCD (MD 22/10/2029)-W003 SR	3.01
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.59
8.85% Axis Bank NCD (MD 05/12/2024)	1.52
8.45% HDFC Ltd. NCD Md (18/05/2026) (Series P - 012)	1.52
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	1.47
8.88% Export Import Bank Of India NCD (MD 18/10/2022)	1.45
5.40% HDFC Ltd. NCD MD (11/08/2023)	1.41
7.60% Axis Bank Ltd NCD (MD 20/10/2023)	1.32
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up)	0.85
7.20% Power Finance Corpn. Ltd. NCD (MD 10/08/2035)	0.70
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.58
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.58
9.45% Power Finance Corpn NCD (01/09/2026) Series 77 B	0.47
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.46
8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put (08/10/1)	0.46
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	0.31
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	0.30
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.30
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.25
8.95% Power Finance Corpn.Ltd.NCD 64.III(A&B) (MD 30/03/2025)	0.22
<b>Equity</b>	<b>9.55</b>
Reliance Industries Limited	0.91
HDFC Bank Limited	0.76
Infosys Limited	0.73
ICICI Bank Limited	0.64
Housing Development Finance Corporation	0.50
Tata Consultancy Services Limited	0.46
Kotak Mahindra Bank Limited	0.28
Axis Bank Limited	0.27
Larsen And Toubro Limited	0.26
State Bank Of India	0.25
Bajaj Finance Limited	0.24
Hindustan Unilever Limited	0.24
ITC Limited	0.21
Bharti Airtel Limited	0.20
Tata Steel Limited	0.15
Asian Paints Limited	0.14
Maruti Suzuki India Limited	0.14
HCL Technologies Limited	0.13
Sun Pharmaceuticals Industries Limited	0.11
Ultratech Cement Limited	0.11
Tata Motors Limited	0.11
Bajaj Finserv Limited	0.11
Wipro Limited	0.10
Mahindra And Mahindra Limited	0.10
Titan Company Limited	0.10
Power Grid Corporation Of India Limited	0.09
Nestle India Limited	0.08
Hindalco Industries Limited	0.08
Tech Mahindra Limited	0.08
NTPC Limited	0.08
SBI Life Insurance Company Limited	0.08
Dr Reddy Laboratories	0.07
Oil And Natural Gas Corporation Limited	0.07
Avenue Supermarts Limited	0.07
HDFC Standard Life Insurance Company Limited	0.07
Cipla Limited FV 2	0.06
Divis Laboratories Limited	0.06
Tata Consumer Products Ltd	0.06
Adani Ports And Special Economic Zone Limited	0.06
Bharat Petroleum Corporation Limited	0.06
Tata Power Company Limited	0.06
UPL Limited	0.05
Eicher Motors Limited	0.05
Max Financial Services Limited	0.05
Britannia Industries Limited	0.05
Bajaj Auto Limited	0.05
Supriya Lifescience Limited	0.05
Apollo Hospitals Enterprise Limited	0.05
Shree Cement Limited	0.05

GAIL (India) Limited	0.05
Indusind Bank Limited	0.04
Bharat Forge Limited FV 2	0.04
Dabur India Limited	0.04
Info Edge (India) Ltd	0.04
Hero Motocorp Limited	0.04
Havells India Limited	0.04
Crompton Greaves Consumer Electricals Limited	0.04
Jubilant Foodworks Limited	0.04
Marico Limited	0.03
Ashok Leyland Limited FV 1	0.03
Zee Entertainment Enterprises Limited	0.03
Volta Limited	0.03
ACC Limited	0.03
PI Industries Limited	0.03
Piramal Enterprises Limited	0.03
Indian Oil Corporation Limited	0.03
Cholamandalam Investment And Finance Company Limited	0.03
Bharat Electronics Limited	0.03
Page Industries Limited	0.02
Container Corporation Of India Limited	0.02
Indraprastha Gas Limited	0.02
MRF Limited	0.02
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>2.95</b>
TREP-01 Feb 2022	0.80
Cash & Cash Equivalent	2.14

**Builder Fund**

<b>Government Securities</b>	<b>39.93</b>
5.22% GOI (MD 15/06/2025)	7.06
8.28% GOI 2027 (MD 21/09/2027)	6.34
6.97% GOI 2026 (MD 06/09/2026)	5.18
6.19% GOI 2034 (MD 16/09/2034)	4.97
7.88% GOI 2030 (MD 19/03/2030)	3.83
6.45% GOI 2029 (MD 07/10/2029)	3.55
6.67% GOI 2035 (MD 15/12/2035)	3.43
8.24% GOI (MD 15/02/2027)	3.11
8.30% GOI 2040 (MD 02/07/2040)	1.39
8.08% GOI (MD 02/08/2022)	1.06

**Corporate Debt**

<b>Corporate Debt</b>	<b>34.81</b>
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	7.14
7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	5.45
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.22
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	2.88
8.85% Axis Bank NCD (MD 05/12/2024)	1.93
8.29% Mtnl NCD (MD 28/11/2024) Series IV-D 2014	1.91
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	1.91
8.50% NHPC Ltd NCD SR-T STRRP D (MD 14/07/2022)	1.82
8.45% HDFC Ltd. NCD Md (18/05/2026) (Series P - 012)	1.54
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.13
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.02
7.79% Rec Limited NCD 2030 (MD 21/05/2030)	0.90
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	0.77
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.75
9.45% Power Finance Corpn NCD (01/09/2026) Series 77 B	0.72
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.58
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.40
8.49% L&T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.38
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.37
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.001

**Equity**

<b>Equity</b>	<b>19.13</b>
Reliance Industries Limited	1.82
Infosys Limited	1.51
HDFC Bank Limited	1.49
ICICI Bank Limited	1.28
Housing Development Finance Corporation	1.00
Tata Consultancy Services Limited	0.91
Kotak Mahindra Bank Limited	0.58
State Bank Of India	0.56
Axis Bank Limited	0.54
Larsen And Toubro Limited	0.53

Hindustan Unilever Limited	0.49
Bajaj Finance Limited	0.48
ITC Limited	0.43
Bharti Airtel Limited	0.40
HCL Technologies Limited	0.30
Maruti Suzuki India Limited	0.30
Tata Steel Limited	0.29
Asian Paints Limited	0.27
Sun Pharmaceuticals Industries Limited	0.24
Bajaj Finserv Limited	0.21
Ultratech Cement Limited	0.21
Tata Motors Limited	0.20
Wipro Limited	0.20
Titan Company Limited	0.18
Mahindra And Mahindra Limited	0.18
Hindalco Industries Limited	0.18
Power Grid Corporation Of India Limited	0.17
Tech Mahindra Limited	0.15
Nestle India Limited	0.15
SBI Life Insurance Company Limited	0.15
NTPC Limited	0.15
Cipla Limited FV 2	0.15
Avenue Supermarts Limited	0.13
Divis Laboratories Limited	0.13
Dr Reddy Laboratories	0.13
Adani Ports And Special Economic Zone Limited	0.13
UPL Limited	0.12
Bharat Forge Limited FV 2	0.12
Page Industries Limited	0.12
Tata Power Company Limited	0.12
Tata Consumer Products Ltd	0.11
Bharat Petroleum Corporation Limited	0.11
Max Financial Services Limited	0.10
Shree Cement Limited	0.10
ACC Limited	0.10
Supriya Lifescience Limited	0.10
Muthoot Finance Limited	0.10
Honeywell Automation India Ltd	0.10
Eicher Motors Limited	0.10
Britannia Industries Limited	0.10
HDFC Standard Life Insurance Company Limited	0.10
Dabur India Limited	0.09
Emami Limited	0.09
GAIL (India) Limited	0.09
Indusind Bank Limited	0.09
PI Industries Limited	0.08
Oil And Natural Gas Corporation Limited	0.08
Crompton Greaves Consumer Electricals Limited	0.07
Zee Entertainment Enterprises Limited	0.06
Jubilant Foodworks Limited	0.06
Marico Limited	0.06
Ashok Leyland Limited FV 1	0.06
Volta Limited	0.06
MTAR Technologies	0.06
Cholamandalam Investment And Finance Company Ltd	0.06
United Breweries Limited	0.06
Bharat Electronics Limited	0.05
Bajaj Auto Limited	0.05
MRF Limited	0.05
Indraprastha Gas Limited	0.04
Container Corporation Of India Limited	0.04

**MMI, Deposits, CBLO & Others**

<b>MMI, Deposits, CBLO &amp; Others</b>	<b>6.14</b>
TREP-01 Feb 2022	2.22
Kotak Mahindra Prime Ltd CP (MD 07/11/2022)	1.72
Cash & Cash Equivalent	2.19

**Balancer Fund**

<b>Government Securities</b>	<b>23.75</b>
6.67% GOI 2035 (MD 15/12/2035)	15.90
5.15% GOI 2025 (MD 09/11/2025)	6.88
8.28% GOI (MD 15/02/2032)	0.97

**Corporate Debt**

<b>Corporate Debt</b>	<b>44.06</b>
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	9.17
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	8.86
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	7.07
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	5.47
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put120721]	4.11

8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	3.72
7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	2.83
7.13% LIC Housing Finance Ltd NCD (MD 28/11/2031)	2.82
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.001
<b>Equity</b>	<b>24.63</b>
Reliance Industries Limited	2.34
HDFC Bank Limited	1.93
Infosys Limited	1.83
ICICI Bank Limited	1.63
Housing Development Finance Corporation	1.28
Tata Consultancy Services Limited	1.12
Kotak Mahindra Bank Limited	0.74
Larsen And Toubro Limited	0.68
Axis Bank Limited	0.67
State Bank Of India	0.66
Bajaj Finance Limited	0.64
Hindustan Unilever Limited	0.60
ITC Limited	0.55
Bharti Airtel Limited	0.52
Asian Paints Limited	0.38
Maruti Suzuki India Limited	0.36
Tata Steel Limited	0.36
HCL Technologies Limited	0.34
Ultratech Cement Limited	0.30
Bajaj Finserv Limited	0.30
Tata Motors Limited	0.29
Sun Pharmaceuticals Industries Limited	0.28
Mahindra And Mahindra Limited	0.27
Titan Company Limited	0.27
Tech Mahindra Limited	0.27
Hindalco Industries Limited	0.27
Wipro Limited	0.27
Power Grid Corporation Of India Limited	0.22
NTPC Limited	0.20
Nestle India Limited	0.20
Oil And Natural Gas Corporation Limited	0.19
Dr Reddy Laboratories	0.18
Tata Consumer Products Ltd	0.18
Cipla Limited FV 2	0.16
Avenue Supermarts Limited	0.16
UPL Limited	0.16
Divis Laboratories Limited	0.16
Tata Power Company Limited	0.15
SBI Life Insurance Company Limited	0.15
HDFC Standard Life Insurance Company Limited	0.15
Britannia Industries Limited	0.15
Eicher Motors Limited	0.15
Adani Ports And Special Economic Zone Limited	0.15
Apollo Hospitals Enterprise Limited	0.14
Bharat Forge Limited FV 2	0.14
Max Financial Services Limited	0.13
Supriya Lifescience Limited	0.13
Dabur India Limited	0.12
Info Edge (India) Ltd	0.12
Indusind Bank Limited	0.12
Bharat Petroleum Corporation Limited	0.12
GAIL (India) Limited	0.11
Jubilant Foodworks Limited	0.11
Havells India Limited	0.10
Crompton Greaves Consumer Electricals Limited	0.10
Ashok Leyland Limited FV 1	0.10
Zee Entertainment Enterprises Limited	0.09
Indian Oil Corporation Limited	0.09
Shree Cement Limited	0.09
Voltas Limited	0.08
Marico Limited	0.08
Cholamandalam Investment And Finance Company Limited	0.08
Bharat Electronics Limited	0.08
PI Industries Limited	0.08
Hero Motocorp Limited	0.08
MRF Limited	0.08
Piramal Enterprises Limited	0.08
Bajaj Auto Limited	0.08
Page Industries Limited	0.07
ACC Limited	0.07
Indraprastha Gas Limited	0.06
Container Corporation Of India Limited	0.04

<b>MMI, Deposits, CBLO &amp; Others</b>	<b>7.56</b>
TREP-01 Feb 2022	6.26
Cash & Cash Equivalent	1.30
<b>Enhancer Fund</b>	
<b>Government Securities</b>	<b>31.92</b>
8.60% GOI 2028 (MD 02/06/2028)	2.39
5.15% GOI 2025 (MD 09/11/2025)	2.22
8.24% GOI (MD 15/02/2027)	1.83
7.32% GOI 2024 (MD 28/01/2024)	1.58
9.23% GOI 2043 (MD 23/12/2043)	1.56
6.67% GOI 2035 (MD 15/12/2035)	1.45
7.88% GOI 2030 (MD 19/03/2030)	1.38
7.40% GOI 2035 (MD 09/09/2035)	1.34
6.97% GOI 2026 (MD 06/09/2026)	1.31
8.33% GOI 2036 (07/06/2036)	1.24
5.63% GOI 2026 (MD 12/04/2026)	1.12
7.17% GOI 2028 (MD 08/01/2028)	1.10
6.22% GOI 2035 (MD 16/03/2035)	1.06
6.84% GOI 2022 (MD 19/12/2022)	1.00
7.50% GOI 2034 (10.08.2034)	0.89
5.22% GOI (MD 15/06/2025)	0.82
7.59% GOI 2026 (MD 11/01/2026)	0.72
8.33% GOI 2026 (MD 09/07/2026)	0.67
8.28% GOI 2027 (MD 21/09/2027)	0.64
6.79% GOI 2029 (MD 26/12/2029)	0.61
7.57% GOI (MD 17/06/2033)	0.56
7.73% GOI 2034 (MD 19/12/2034)	0.44
8.20% GOI 2025 (MD 24/09/2025)	0.41
8.22% State Development -Punjab Spl 2026 (MD 30/03/2026)	0.40
7.27% GOI (MD 08/04/2026)	0.40
7.06% GOI 2046 (MD 10/10/2046)	0.39
6.99% GOI 2051 (MD 15/12/2051)	0.36
7.69% GOI 2043 (MD 17/06/2043)	0.31
8.32% GOI (MD 02/08/2032)	0.30
6.19% GOI 2034 (MD 16/09/2034)	0.22
8.97% GOI 2030 (MD 05/12/2030)	0.17
8.43% State Development Loan-Tn2028 (MD 07/03/2028)	0.16
8.35% State Development -Gujrat 2029 (MD 06/03/2029)	0.16
7% Fertilizer Co SPL GOI 2022 (MD 10/12/2022)	0.16
6.18% GOI (MD 04/11/2024)	0.15
8.20% GOI Oil Spl Bond 2023 (MD - 10/11/2023)	0.12
9.63% State Development -Maharashtra 2024 (MD 12/02/2024)	0.12
8.24% GOI 2033 (MD 10/11/2033)	0.11
8.17% GOI 2044 (MD 01/12/2044)	0.11
0% STRIPS GOI 2033(MD 10/05/2025)	0.10
0% STRIPS GOI 2033(MD 10/11/2025)	0.10
0% STRIPS GOI 2033(MD 10/05/2026)	0.10
0% STRIPS GOI 2061(MD 22/02/2029)	0.10
0% STRIPS GOI 2036(MD 07/06/2025)	0.09
0% STRIPS GOI 2033(MD 10/11/2026)	0.09
0% STRIPS GOI 2036(MD 07/06/2026)	0.09
0% STRIPS GOI 2036(MD 07/06/2027)	0.08
8.91% State Development -Andhra Pradesh 2022 (MD 21/11/2022)	0.08
8.85% State Development Loan-Maharashtra2022 (MD 03/10/2022)	0.08
0% STRIPS GOI 2036(MD 07/06/2028)	0.08
0% STRIPS GOI 2036 (MD 07/12/2028)	0.07
7.26% GOI (MD 14/01/2029)	0.07
8.83% GOI 2023 (MD 25/11/2023)	0.07

10.18% GOI 2026 (M/D. 11.09.2026)	0.06
0% STRIPS GOI 2061(MD 22/08/2025)	0.06
0% STRIPS GOI 2061(MD 22/02/2026)	0.06
0% STRIPS GOI 2061(MD 22/08/2030)	0.06
8.30% Fertilizer Co GOI (MD 07/12/2023)	0.05
6.64% GOI 2035 (MD 16/06/2035)	0.05
0% STRIPS GOI 2033(MD 10/05/2027)	0.05
0% STRIPS GOI 2033(MD 10/11/2027)	0.04
0% STRIPS GOI 2033(MD 10/05/2028)	0.04
6.13% GOI 2028 (MD 04.06.2028)	0.03
8.35% GOI 2022 (M/D. 14.05.2022)	0.03
8.03% FCI SPL Bonds (MD 15/12/2024)	0.03
8.83% GOI 2041 (MD 12/12/2041)	0.03
7.18% State Development Loan-Maharashtra 2022 (MD 28/06/2029)	0.02
8.26% GOI 2027 (MD - 02/08/2027)	0.02
7.62% GOI 2039 (MD 15/09/2039)	0.01
8.15% GOI FCI SB Bonds (MD 16/10/2022)	0.01
6.30% GOI 2023 (MD 09/04/2023)	0.01
8.20% GOI Oil (MD 12/02/2024)	0.01
8.40% Oil Mkt Co GOI Bond 2026 (MD 29/03/2026)	0.01
7.63% GOI 2059 (MD 17/06/2059)	0.01
7.59% GOI 2029 (MD 20/03/2029)	0.01
8.20% GOI (MD 15/02/2022)	0.005
7.95% GOI Fertilizers Co SPL Bonds (MD 18/02/2026)	0.002
8.23% FCI GOI Bond 2027 (MD 12/02/2027)	0.002
7.95% GOI 2032 (28.08.2032)	0.002
8.13% GOI (MD 21/09/2022)	0.002
8.00% Oil Mkt Co GOI Bond 2026	0.001
6.90% Oil Mkt Co GOI Bond 2026 (MD 04/02/2026)	0.001
6.01% GOI 2028 (MD 25/03/2028)	0.000
<b>Corporate Debt</b>	<b>34.50</b>
6.69% NTPC Ltd NCD (MD 13/09/2031)	1.47
7.30% Power Grid Corporation NCD (MD 19/06/2027)	1.17
5.27% NABARD NCD SR 22B (MD 23/07/2024)	0.97
6.40% NABARD NCD (MD 31/07/2023)	0.83
8.90% SBI 10 Year Basel 3 Compliant Tier 2 SR 1(02/11/28)	0.80
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	0.78
5.53% NABARD NCD SR 21H (MD 22/02/2024)	0.76
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	0.76
5.23% NABARD NCD Sr 22C (MD 31/01/2025)	0.75
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30] (21/08/2035)	0.69
8.30% Rec Limited NCD 2029 (MD 25/06/2029)	0.65
8.30% Rural Electrification CrptdNCD GOI S-VIII MD 25/03/202	0.61
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.57
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	0.57
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	0.56
7.50% Apollo Tyres Limited Maturity 20Th Oct 2023	0.47
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.44
7.5549% HDB Financial Services Ltd NCD (MD 20/01/2023)	0.41
8.45% IRFC NCD (MD 04/12/2028)	0.41
8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put 081016B	0.41
8.27% Rural Electrification Corpn. Ltd. NCD (MD 06/02/2025)	0.40
8.03% Power Finance Corporation Ltd NCD (MD 02/05/2026) (Put)	0.40
8.15% Tata Steel Ltd NCD (MD 01/10/2026)	0.40
7.93% Power Finance Corpn. Ltd. NCD (MD 31/12/2029)	0.40
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	0.39
7.60% Axis Bank Ltd NCD (MD 20/10/2023)	0.39
8.50% NABARD NCD SR 19F (MD 31/01/2023)	0.39
7.57% HDB Fin.Ser.Ltd NCD Sr2020A/1Fx-148 (MD 16/02/2023)Reis	0.39

6.45% Cholamandalam Invt And Fin Co Ltd NCD (MD 23/02/2024)	0.39	8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	0.08	8.50% NHPC Ltd NCD SR-T STRRP L (MD 14/07/2030)	0.04
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	0.38	8.85% Power Finance Corpn. Ltd. NCD (MD 25/05/2029)	0.08	8.13% Power Grid Corporation NCD (MD 25/04/2028) [J]	0.04
5.44% NABARD NCD SR 21F (MD 05/02/2024)	0.38	8.55% Rural Electrification Corpn.Ltd.NCD (MD 09/08/2028)	0.08	8.13% Power Grid Corporation NCD (MD 25/04/2030) [K]	0.04
5.14% NABARD NCD SR 21D (MD 31/01/2024).	0.38	8.67% Power Finance Corporation Ltd NCD BS-179(MD18/11/2028)	0.08	8.13% Power Grid Corporation NCD (MD 25/04/2027) [H]	0.04
6.92% IRFC NCD (MD 31/08/2031)	0.37	8.54% NHPC Ltd NCD (MD 26/11/2027) (SR S2)	0.08	8.13% Power Grid Corporation NCD (MD 25/04/2029) [J]	0.04
5.67% Balkrishna Industries Limited (MD 27/04/2025)	0.37	8.54% NHPC Ltd NCD (MD 26/11/2029) (SR S2)	0.08	8.13% Power Grid Corporation NCD (MD 25/04/2031) [L]	0.04
6.44% HDFC Bank Ltd. Infra Bond NCD (MD 27/09/2028)	0.37	9.70% HDB Fin.Ser.Ltd NCD T-II S-2014I/1/7Sub (MD 20/06/2024)	0.08	9.00% HDFC Ltd. NCD (MD 29/11/2022) Series U-005	0.04
8.63% L&T Infra Debt Fund Ltd NCD (MD 07/01/2026) Series	0.33	8.54% NHPC Ltd NCD (MD 26/11/2026) (SR S2)	0.08	7.52% NHPC Ltd NCD Sr-V2 STRRP E (MD 06/06/2027)	0.04
8.57% Rural Electrification Corpn. Ltd. NCD (MD 21/12/2024)	0.32	8.40% Nuclear Power Corp Of India Ltd (B) (MD 28/11/2026) SE	0.08	7.85% Power Finance Corpn. Ltd. NCD PFC-Bs-177 (MD 03/04/2028)	0.03
7.75% LIC Housing Finance Ltd NCD (MD 23/11/2027) Tr 353	0.32	8.65% India Infradebt Ltd NCD (MD 21/03/2026) Series II	0.08	Power Finance Corporation Ltd Tx SR-19 ZCB (MD 30/12/2022)	0.03
10.70% IRFC NCD (MD 11/09/2023)	0.29	8.54% NHPC Ltd NCD (MD 26/11/2028) (Sr S2)	0.08	7.75% Sundaram Home Finance Ltd NCD Series 315 13/02/2023	0.03
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.26	8.37% Rural Electrification Corpn. Ltd. NCD (MD 07/12/2028)	0.08	7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	0.03
9.60% Hindalco Industries Ltd. NCD (MD 02/08/2022)	0.26	9.34% HDFC Ltd. NCD Md (28/08/2024)	0.08	9.00% Export Import Bank Of India NCD (MD 07/02/2022)	0.03
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.25	8.50% NHPC Ltd NCD SR-T STRRP H (MD 14/07/2026)	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2029)	0.03
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	0.25	9.30% India Infradebt Ltd NCD (MD 19/06/2024) Series I	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2027)	0.03
8.48% Power Finance Corpn. Ltd. NCD (09/12/2024) Series 124	0.24	8.15% Power Grid Corporation NCD (MD 09/03/2030).	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2027)	0.03
9.25% LIC Housing Finance Ltd NCD (MD 01/01/2023)	0.24	8.54% NHPC Ltd NCD (MD 26/11/2025) (SR S2)	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2026)	0.03
8.00% Hindustan Petroleum Corp Ltd NCD (MD 25/04/2024)	0.24	8.54% NHPC Ltd NCD (MD 26/11/2024) (SR S2)	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2024)	0.02
8.89% LIC Housing Finance Ltd NCD (MD 25/04/2023)	0.24	8.49% NHPC Ltd NCD (MD 26/11/2024) (SR S1)	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2023)	0.02
7.60% ICICI Bank Ltd NCD (MD 07/10/2023)	0.24	8.15% Power Grid Corporation NCD (MD 09/03/2025)	0.08	8.84% Power Finance Corporation Ltd NCD (MD 04/03/2023)	0.02
8.25% Rural Electrification Co.Ltd GOI Serviced (MD 26/03/2030)	0.23	8.60% Power Finance Corporation Ltd NCD (MD 07/08/2024)	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2022)	0.02
7.15% Bajaj Finance Limited NCD (MD 02/12/2031)	0.23	7.93% Power Grid Corporation NCD (MD 20/05/2025) [J]	0.08	8.84% Power Finance Corporation Ltd NCD (MD 04/03/2023)	0.02
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2025)	0.19	7.93% Power Grid Corporation NCD (MD 20/05/2027) [K]	0.08	8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2022)	0.02
9.15% ICICI Bank Ltd NCD (MD 31/12/2022)	0.19	9.20% Cholamandalam Invt And Fin Co Ltd NCD (MD 09/11/2023)	0.08	8.05% HDFC Ltd NCD (MD 20/06/2022)	0.02
7.09% Rural Electrification Corpn. Ltd. NCD (MD 13/12/2022)	0.18	7.93% Power Grid Corporation NCD (MD 20/05/2026) [J]	0.08	9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	0.02
8.82% Rural Electrification Corpn. Ltd. NCD (MD 12/04/2023)	0.17	8.54% NHPC Ltd NCD (MD 26/11/2024) (SR S2)	0.08	9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.02
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	0.17	8.49% NHPC Ltd NCD (MD 26/11/2023) (SR S1)	0.08	8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put (08/10/1)	0.02
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	0.17	7.93% Power Grid Corporation NCD (MD 20/05/2024) [H]	0.08	7.79% Rec Limited NCD 2030 (MD 21/05/2030)	0.02
8.70% Power Grid Corporation NCD (MD 15/07/2028) [C]	0.17	7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	0.08	7.52% NHPC Ltd NCD Sr-V2 Strrp A (MD 06/06/2023)	0.02
8.50% NHPC Ltd NCD SR-T STRRP J (MD 14/07/2028)	0.17	7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2027) SR-X	0.08	7.20% Power Finance Corpn. Ltd. NCD (MD 10/08/2035)	0.01
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	0.17	8.80% Power Grid Corporation Of India Ltd NCD (MD 13/03/2023)	0.08	8.55% HDFC Ltd NCD (MD 27/03/2029)	0.01
8.50% NHPC Ltd NCD SR-T STRRP K (MD 14/07/2029)	0.16	8.85% NHPC Ltd NCD (MD 11/02/2023) (SR R2)	0.08	8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	0.005
8.51% NABARD NCD (MD 19/12/2033) Series LTFI 3C	0.16	8.54% Nuclear Power Corporation Of India Limited (MD 15/03/2)	0.08	8.49% NTPC Ltd Bonus NCD Part Redemption (MD 25/03/2025) (FV)	0.002
8.65% Power Finance Corpn. Ltd. NCD (MD 28/12/2024)	0.16	9.15% Axis Bank NCD (MD 31/12/2022)	0.08	8.40% Power Grid Corporation NCD (MD 27/05/2023) [E]	0.002
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2026) SR-X	0.16	7.93% Power Grid Corporation NCD (MD 20/05/2023) [G]	0.08	5.50% Britannia Bonus NCD (MD 03/06/2024)	0.001
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2025)	0.16	8.54% NHPC Ltd NCD (MD 26/11/2022) (SR S2)	0.08		
8.23% Rural Electrification Corpn. Ltd. NCD (MD 23/01/2025)	0.16	8.49% NHPC Ltd NCD (MD 26/11/2022) (SR S1)	0.08	<b>Equity</b>	<b>29.29</b>
7.86% LIC Housing Finance Ltd. NCD (MD 17/05/2027)	0.16	7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2028) SR-X	0.08	Reliance Industries Limited	2.68
7.20% Power Grid Corporation NCD (MD 09/08/2027)	0.16	7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2029) SR-X	0.08	HDFC Bank Limited	2.44
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	0.15	7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2031) SR-X	0.08	Infosys Limited	2.18
8.30% GAIL (India) Ltd.lb NCD (MD 23/02/2023) Call - 23/0	0.15	9.30% Power Grid Corpn. Of India Ltd. NCD (MD 28/06/2022)	0.08	ICICI Bank Limited	2.01
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.15	9.55% Hindalco Industries Ltd. NCD (MD 27/06/2022)	0.08	Housing Development Finance Corporation	1.51
9.23% LIC Housing Finance Ltd NCD (MD 13/12/2022)	0.15	7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2030) SR-X	0.08	Tata Consultancy Services Limited	1.25
7.79% Power Finance Corpn. Ltd. NCD (MD 22/07/2030)	0.14	7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	0.08	Kotak Mahindra Bank Limited	0.79
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2027) SR-XX	0.12	8.30% GAIL (India) Ltd.lc NCD (MD 23/02/2024) Call - 23/0	0.08	Hindustan Unilever Limited	0.77
8.13% Power Grid Corporation NCD (MD 25/04/2025) [F]	0.12	8.30% GAIL (India) Ltd.lc NCD (MD 23/02/2024) Call - 23/0	0.08	Larsen And Toubro Limited	0.77
8.13% Power Grid Corporation NCD (MD 25/04/2026) [G]	0.12	8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2030)	0.07	State Bank Of India	0.72
8.13% Power Grid Corporation NCD (MD 25/04/2024) [E]	0.12	7.93% Power Grid Corporation NCD (MD 20/05/2028) [L]	0.07	Axis Bank Limited	0.70
8.13% Power Grid Corporation NCD (MD 25/04/2023) [D]	0.12	8.50% LIC Housing Finance Ltd. NCD (MD 24/02/2025) Put Optio	0.07	ITC Limited	0.63
8.85% Axis Bank NCD (MD 05/12/2024)	0.11	7.53% Ultratech Cement Ltd NCD (MD 21/08/2026)	0.06	Bajaj Finance Limited	0.63
8.83% Export Import Bank Of India NCD (MD 09/01/2023)	0.11	9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.06	Bharti Airtel Limited	0.59
7.41% Power Finance Corpn. Ltd. NCD (MD 25/02/2030)	0.11	9.50% HDFC Ltd. NCD (MD 04/07/2022)	0.06	Asian Paints Limited	0.47
8.70% LIC Housing Finance NCD (MD 23/03/2029)	0.11	7.40% HDFC Ltd NCD (MD 28/02/2030)	0.05	HCL Technologies Limited	0.43
Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	0.10	8.94% Power Finance Corporation Ltd (MD 25/03/2028)	0.05	Maruti Suzuki India Limited	0.39
8.49% L&T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.10	8.45% Bajaj Finance Limited Sub Tier II NCD (MD 29/09/2026)	0.05	Ultratech Cement Limited	0.37
8.46% HDFC Ltd. NCD Md (15/06/2026)Put 15/07/2017 SR P - 16	0.10	7.75% Power Finance Corpn. Ltd. NCD (MD 11/06/2030)	0.05	Sun Pharmaceuticals Industries Limited	0.36
9.75% Cholamandalam Invt And Fin Co Ltd NCD (MD 23/08/2028)	0.09	8.40% Nuclear Power Corp Of India Ltd (E) (MD 28/11/2029) SE	0.05	Mahindra And Mahindra Limited	0.32
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	0.09	9.35% Rural Electrification Corpn. Ltd. NCD (MD 15/06/2022)	0.05	Titan Company Limited	0.32
7.89% Can Fin Homes Ltd. NCD Md (18/05/2022) Series 6	0.09	9.47% Power Grid Corporation Ltd NCD (MD 31/03/2022)	0.05	NTPC Limited	0.32
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	0.09			Tata Motors Limited	0.31
9.50% GRUH Finance Ltd NCD (MD 30/10/28) F 016	0.08			Bajaj Finserv Limited	0.31
				Tata Steel Limited	0.30
				Tech Mahindra Limited	0.30
				Power Grid Corporation Of India Limited	0.29
				Wipro Limited	0.29
				Dr Reddy Laboratories	0.27
				Hindalco Industries Limited	0.26
				Nestle India Limited	0.23

Cipla Limited FV 2	0.22
Avenue Supermarts Limited	0.21
Oil And Natural Gas Corporation Limited	0.21
HDFC Standard Life Insurance Company Limited	0.19
Adani Ports And Special Economic Zone Limited	0.19
SBI Life Insurance Company Limited	0.18
Divis Laboratories Limited	0.18
Indusind Bank Limited	0.17
Tata Power Company Limited	0.16
Bajaj Auto Limited	0.15
JSW Steels Limited	0.15
Tata Consumer Products Ltd	0.15
UPL Limited	0.14
Britannia Industries Limited	0.14
Eicher Motors Limited	0.13
Shree Cement Limited	0.13
Bharat Petroleum Corporation Limited	0.13
Dabur India Limited	0.13
Info Edge (India) Ltd	0.13
Hero Motocorp Limited	0.12
GAIL (India) Limited	0.12
Indian Oil Corporation Limited	0.12
Godrej Consumer Products Limited	0.12
Aditya Birla Capital Limited	0.11
Marico Limited	0.11
ICICI Lombard General Insurance Company Limited	0.11
Karur Vysya Bank Limited	0.11
Ambuja Cements Limited	0.10
Voltas Limited	0.09
Piramal Enterprises Limited	0.09
Bharat Electronics Limited	0.09
Zee Entertainment Enterprises Limited	0.09
Page Industries Limited	0.09
Bharti Infratel Limited	0.09
DLF Limited	0.09
Bharat Forge Limited FV 2	0.09
Shriram Transport Finance Company Limited	0.09
Lupin Limited	0.09
Siemens Limited	0.08
ICICI Prudential Life Insurance Company Limited	0.08
Hindustan Petroleum Corporation Limited FV 10	0.08
Ashok Leyland Limited FV 1	0.08
Colgate Palmolive India Limited	0.08
Jubilant Foodworks Limited	0.07
Container Corporation Of India Limited	0.07
Crompton Greaves Consumer Electricals Limited	0.07
PI Industries Limited	0.07
Aurobindo Pharma Limited	0.07
MRF Limited	0.07
Indraprastha Gas Limited	0.06
EPL Limited	0.06
Ujivian Small Finance Bank Ltd	0.06
Petronet LNG Limited	0.05
6% Zee Entertainment Enterprises Ltd Cum Red Non Con Preference Share	0.01

<b>MMI, Deposits, CBLO &amp; Others</b>	<b>4.29</b>
TREP-01 Feb 2022	2.46
Bajaj Housing Finance Ltd CP (MD 22/02/2022)	0.16
Cash & Cash Equivalent	1.67

### Creator Fund

<b>Government Securities</b>	<b>20.52</b>
5.15% GOI 2025 (MD 09/11/2025)	6.32
6.67% GOI 2035 (MD 15/12/2035)	3.94
7.69% GOI 2043 (MD 17/06/2043)	1.98
6.97% GOI 2026 (MD 06/09/2026)	1.86
7.88% GOI 2030 (MD 19/03/2030)	0.96
7.57% GOI (MD 17/06/2033)	0.94
0% STRIPS GOI 2040(MD 02/01/2026)	0.77
0% STRIPS GOI 2040(MD 02/07/2026)	0.74
8.13% GOI (MD 21/09/2022)	0.59
0% STRIPS GOI 2040(MD 02/07/2029)	0.59
0% STRIPS GOI 2040(MD 02/01/2027)	0.45
8.20% GOI 2025 (MD 24/09/2025)	0.39
8.30% GOI 2040 (MD 02/07/2040)	0.28
7.95% GOI 2032 (28.08.2032)	0.27
8.20% GOI (MD 15/02/2022)	0.24
8.08% GOI (MD 02/08/2022)	0.18
<b>Corporate Debt</b>	<b>27.39</b>

5.50% Indian Oil Corp. Ltd. NCD (MD 20/10/2025)	4.93
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.01
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	2.64
6.90% Rural Electrification Corp.Ltd.NCD (MD 31/01/2031)204A	1.42
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.32
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	1.27
7.34% Power Finance Corp. Ltd. NCD (MD 29/09/2035)	1.26
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.17
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.14
7.79% Power Finance Corp. Ltd. NCD (MD 22/07/2030)	1.13
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.11
8.29% Mtnl NCD (MD 28/11/2024) Series IV-D 2014	0.96
7.85% Grasim Industries Ltd. NCD (MD 15/04/2024)	0.95
7.89% Can Fin Homes Ltd. NCD Md (18/05/2022) Series 6	0.91
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) Md(29/07/30)	0.79
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.68
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.57
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.51
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put1 2021]	0.40
7.15% Bajaj Finance Limited NCD (MD 02/12/2031)	0.13
7.40% Rural Electrification Corp. Ltd. NCD (MD 26/11/2024)	0.09
7.40% HDFC Ltd NCD (MD 28/02/2030)	0.02
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.001

<b>Equity</b>	<b>48.73</b>
Reliance Industries Limited	4.54
HDFC Bank Limited	3.84
Infosys Limited	3.71
ICICI Bank Limited	3.25
Housing Development Finance Corporation	2.49
Tata Consultancy Services Limited	2.27
Kotak Mahindra Bank Limited	2.11
Larsen And Toubro Limited	1.38
State Bank Of India	1.33
Axis Bank Limited	1.32
Bajaj Finance Limited	1.25
Hindustan Unilever Limited	1.24
ITC Limited	1.09
Bharti Airtel Limited	0.95
Asian Paints Limited	0.73
Tata Steel Limited	0.69
HCL Technologies Limited	0.67
Maruti Suzuki India Limited	0.66
Sun Pharmaceuticals Industries Limited	0.62
Tata Motors Limited	0.57
Bajaj Finserv Limited	0.56
SJS Enterprises	0.53
Ultratech Cement Limited	0.53
Tech Mahindra Limited	0.50
Mahindra And Mahindra Limited	0.47
Nestle India Limited	0.46
Wipro Limited	0.46
Power Grid Corporation Of India Limited	0.43
Titan Company Limited	0.42
Hindalco Industries Limited	0.42
NTPC Limited	0.40
Cipla Limited FV 2	0.35
Emami Limited	0.34
Avenue Supermarts Limited	0.33
SBI Life Insurance Company Limited	0.33
Dr Reddy Laboratories	0.33
Divis Laboratories Limited	0.32
Tata Power Company Limited	0.31
Adani Ports And Special Economic Zone Limited	0.30
Page Industries Limited	0.29
Cholamandalam Investment And Finance Company Limited	0.28
Bharat Forge Limited FV 2	0.27
Ashok Leyland Limited FV 1	0.27
Bharat Petroleum Corporation Limited	0.27
Tata Consumer Products Ltd	0.27
Dabur India Limited	0.26
Honeywell Automation India Ltd	0.26

Max Financial Services Limited	0.26
UPL Limited	0.26
Bajaj Auto Limited	0.25
Muthoot Finance Limited	0.25
Supriya Lifescience Limited	0.25
Biocon Limited	0.25
ACC Limited	0.24
Eicher Motors Limited	0.23
Indusind Bank Limited	0.22
HDFC Standard Life Insurance Company Limited	0.21
GAIL (India) Limited	0.21
PI Industries Limited	0.20
MTAR Technologies	0.20
Oil And Natural Gas Corporation Limited	0.19
Bharat Electronics Limited	0.19
Shree Cement Limited	0.19
Indraprastha Gas Limited	0.18
Jubilant Foodworks Limited	0.17
Crompton Greaves Consumer Electricals Limited	0.16
Voltas Limited	0.15
Container Corporation Of India Limited	0.14
United Breweries Limited	0.13
Sona Blw Precision Forgings Limited	0.12
Zee Entertainment Enterprises Limited	0.12

<b>MMI, Deposits, CBLO &amp; Others</b>	<b>3.37</b>
TREP-01 Feb 2022	2.67
Cash & Cash Equivalent	0.70

### Magnifier Fund

<b>Government Securities</b>	<b>4.67</b>
0% STRIPS GOI 2061(MD 22/08/2023)	1.18
0% STRIPS GOI 2061(MD 22/02/2022)	0.84
0% STRIPS GOI 2061(MD 22/08/2022)	0.83
0% STRIPS GOI 2036(MD 07/12/2022)	0.60
0% STRIPS GOI 2061(MD 22/02/2024)	0.38
0% STRIPS GOI 2061(MD 22/08/2024)	0.37
0% STRIPS GOI 2061(MD 22/02/2025)	0.36
8.20% GOI (MD 15/02/2022)	0.10

<b>Corporate Debt</b>	<b>2.70</b>
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	2.13
7.00% HDFC Ltd NCD (MD 19/05/22) Series X-004	0.25
6.80% Hindustan Petroleum Corp Ltd NCD (MD 15/12/2022)	0.23
6.70% NABARD NCD SR 20H (MD 11/11/2022)	0.08

<b>Equity</b>	<b>81.91</b>
Reliance Industries Limited	7.92
Infosys Limited	6.98
HDFC Bank Limited	5.24
ICICI Bank Limited	5.16
Housing Development Finance Corporation	4.71
Tata Consultancy Services Limited	3.84
Larsen And Toubro Limited	2.64
Hindustan Unilever Limited	2.33
ITC Limited	2.07
Bajaj Finance Limited	2.02
Bharti Airtel Limited	1.82
State Bank Of India	1.81
Kotak Mahindra Bank Limited	1.76
Axis Bank Limited	1.45
Asian Paints Limited	1.43
Ultratech Cement Limited	1.31
HCL Technologies Limited	1.27
Maruti Suzuki India Limited	1.22
Sun Pharmaceuticals Industries Limited	1.06
Tata Motors Limited	1.04
Titan Company Limited	1.03
Mahindra And Mahindra Limited	1.02
Tata Steel Limited	0.96
Tech Mahindra Limited	0.93
Power Grid Corporation Of India Limited	0.84
Cipla Limited FV 2	0.82
Hindalco Industries Limited	0.82
Wipro Limited	0.81

NTPC Limited	0.76
Dr Reddy Laboratories	0.75
Nestle India Limited	0.69
Bajaj Finserv Limited	0.67
Honeywell Automation India Ltd	0.55
Divis Laboratories Limited	0.54
Page Industries Limited	0.53
Tata Power Company Limited	0.52
Ashok Leyland Limited FV 1	0.51
UPL Limited	0.51
SBI Life Insurance Company Limited	0.51
Bajaj Auto Limited	0.50
Bata India Limited	0.50
United Breweries Limited	0.49
Tata Chemicals Limited	0.48
Abb India Limited	0.48
Bharat Forge Limited FV 2	0.47
Bharat Electronics Limited	0.46
Tata Consumer Products Ltd	0.45
DLF Limited	0.45
Biocon Limited	0.45
Britannia Industries Limited	0.44
Bharat Petroleum Corporation Limited	0.43
Voltas Limited	0.43
Ambuja Cements Limited	0.43
GAIL (India) Limited	0.42
Trent Ltd	0.42
Dabur India Limited	0.40
Jubilant Foodworks Limited	0.39
HDFC Standard Life Insurance Company Limited	0.36
MTAR Technologies	0.36
Mahindra Logistics Limited	0.35
Indian Hotels Co. Limited	0.35
Shriram Transport Finance Company Limited	0.31
PI Industries Limited	0.28
Cholamandalam Investment And Finance Company Ltd	0.27
Zee Entertainment Enterprises Limited	0.26
Sona BLW Precision Forgings Limited	0.22
Godrej Consumer Products Limited	0.21

MMI, Deposits, CBLO & Others	
TREP-01 Feb 2022	10.73
ICICI Prudential Bank ETF	4.06
SBI-ETF Nifty Bank	3.02
Aditya Birla Sun Life Banking ETF	2.72
Cash & Cash Equivalent	0.67
	0.26

**Maximiser Fund**

Equity	
Reliance Industries Limited	87.77
Infosys Limited	8.13
ICICI Bank Limited	7.54
Housing Development Finance Corporation	5.48
HDFC Bank Limited	5.13
Tata Consultancy Services Limited	5.12
Larsen And Toubro Limited	3.77
Hindustan Unilever Limited	2.94
Bharti Airtel Limited	2.67
ITC Limited	2.11
Bajaj Finance Limited	2.11
State Bank Of India	2.10
Kotak Mahindra Bank Limited	1.93
Asian Paints Limited	1.63
Tata Steel Limited	1.50
Maruti Suzuki India Limited	1.31
HCL Technologies Limited	1.29
Ultratech Cement Limited	1.24
Tata Motors Limited	1.18
Axis Bank Limited	1.16
Mahindra And Mahindra Limited	1.09
Sun Pharmaceuticals Industries Limited	1.08
Titan Company Limited	1.07
Hindalco Industries Limited	1.06
Tech Mahindra Limited	0.99
Power Grid Corporation Of India Limited	0.93
Cipla Limited FV 2	0.89
Dr Reddy Laboratories	0.87
Nestle India Limited	0.85
NTPC Limited	0.83
	0.82

Wipro Limited	0.80
Bajaj Finserv Limited	0.77
HDFC Standard Life Insurance Company Limited	0.68
Divis Laboratories Limited	0.62
Oil And Natural Gas Corporation Limited	0.56
Bharat Electronics Limited	0.55
Fine Organics Ltd	0.54
Tata Power Company Limited	0.52
Cummins India Limited FV 2	0.52
UPL Limited	0.50
Bajaj Auto Limited	0.50
Bharat Forge Limited FV 2	0.50
Bharat Petroleum Corporation Limited	0.49
Biocon Limited	0.49
Honeywell Automation India Ltd	0.49
Indian Hotels Co. Limited	0.45
Ambuja Cements Limited	0.45
Trent Ltd	0.44
GAIL (India) Limited	0.44
Voltas Limited	0.43
MTAR Technologies	0.43
Eicher Motors Limited	0.43
GMM Pfaunder Limited	0.43
Westlife Development Limited	0.43
Dabur India Limited	0.42
Ashok Leyland Limited FV 1	0.42
Krsnaa Diagnostics	0.41
Tata Chemicals Limited	0.39
Crompton Greaves Consumer Electricals Limited	0.39
Zee Entertainment Enterprises Limited	0.38
Shoppers Stop Limited	0.37
Mahindra Logistics Limited	0.35
Shree Cement Limited	0.35
EPL Limited	0.35
Cholamandalam Investment And Finance Company Limited	0.32
PI Industries Limited	0.32
GE Power India Limited	0.31
DLF Limited	0.30
Container Corporation Of India Limited	0.30
Page Industries Limited	0.29
Shriram Transport Finance Company Limited	0.29
Jubilant Foodworks Limited	0.26
Sona BLW Precision Forgings Limited	0.25

MMI, Deposits, CBLO & Others	
ICICI Prudential Bank ETF	12.23
Nippon India ETF Bank Bees	3.46
SBI-ETF Nifty Bank	3.13
TREP-01 Feb 2022	2.67
ICICI Prudential ETF IT	1.44
Cash & Cash Equivalent	0.91
	0.63

**Maximiser Guaranteed Fund**

Equity	
Reliance Industries Limited	86.32
Infosys Limited	8.53
ICICI Bank Limited	7.54
HDFC Bank Limited	5.71
Housing Development Finance Corporation	5.30
Tata Consultancy Services Limited	5.26
Larsen And Toubro Limited	4.44
Hindustan Unilever Limited	3.41
Bajaj Finance Limited	2.77
ITC Limited	2.74
Bharti Airtel Limited	2.15
HCL Technologies Limited	2.11
State Bank Of India	2.11
Sun Pharmaceuticals Industries Limited	2.04
Kotak Mahindra Bank Limited	2.01
Asian Paints Limited	1.92
Nestle India Limited	1.80
Tata Steel Limited	1.66
Tata Motors Limited	1.59
Maruti Suzuki India Limited	1.47
Power Grid Corporation Of India Limited	1.41
Hindalco Industries Limited	1.28
Axis Bank Limited	1.25
Mahindra And Mahindra Limited	1.16
Cipla Limited FV 2	1.10
Ultratech Cement Limited	1.04
	1.01

Titan Company Limited	0.92
NTPC Limited	0.91
Dr Reddy Laboratories	0.84
GMM Pfaunder Limited	0.84
Cummins India Limited FV 2	0.67
HDFC Standard Life Insurance Company Limited	0.66
Bharat Electronics Limited	0.58
Oil And Natural Gas Corporation Limited	0.56
Westlife Development Limited	0.56
GE Power India Limited	0.56
Tata Chemicals Limited	0.56
Ambuja Cements Limited	0.54
Honeywell Automation India Ltd	0.53
Tata Power Company Limited	0.52
Page Industries Limited	0.52
Eicher Motors Limited	0.52
Bharat Petroleum Corporation Limited	0.52
Bharat Forge Limited FV 2	0.50
Indian Hotels Co. Limited	0.49
Dabur India Limited	0.49
Bajaj Auto Limited	0.43
Zee Entertainment Enterprises Limited	0.39
Petronet LNG Limited	0.39
GAIL (India) Limited	0.37
Divis Laboratories Limited	0.35
Shriram Transport Finance Company Limited	0.30
PI Industries Limited	0.29
Container Corporation Of India Limited	0.27
	0.26

MMI, Deposits, CBLO & Others	
Nippon India ETF Bank Bees	13.68
ICICI Prudential Bank ETF	9.37
TREP-01 Feb 2022	2.32
Cash & Cash Equivalent	1.96
	0.04

**Super 20 Fund**

Equity	
Reliance Industries Limited	83.14
Infosys Limited	9.71
HDFC Bank Limited	9.62
ICICI Bank Limited	7.02
Housing Development Finance Corporation	6.47
Hindustan Unilever Limited	6.35
Larsen And Toubro Limited	5.79
Tata Consultancy Services Limited	5.45
Bharti Airtel Limited	5.01
Ultratech Cement Limited	3.15
ITC Limited	3.03
State Bank Of India	2.90
Sun Pharmaceuticals Industries Limited	2.61
Kotak Mahindra Bank Limited	2.43
NTPC Limited	2.19
Nestle India Limited	2.19
Maruti Suzuki India Limited	2.05
Tata Steel Limited	2.04
Mahindra And Mahindra Limited	1.84
Dr Reddy Laboratories	1.76
	1.53

MMI, Deposits, CBLO & Others	
Nippon India ETF Bank Bees	16.86
ICICI Prudential ETF IT	5.30
SBI-ETF Nifty Bank	4.28
ICICI Prudential Bank ETF	3.11
TREP-01 Feb 2022	2.29
Cash & Cash Equivalent	1.89
	0.01

**Multiplier Fund**

Government Securities	
0% STRIPS GOI 2061(MD 22/08/2026)	1.01
0% STRIPS GOI 2061(MD 22/08/2028)	0.16
0% STRIPS GOI 2061(MD 22/02/2029)	0.13
0% STRIPS GOI 2061(MD 22/08/2029)	0.13
0% STRIPS GOI 2061(MD 22/02/2030)	0.12
0% STRIPS GOI 2061(MD 22/08/2030)	0.12
0% STRIPS GOI 2061(MD 22/02/2031)	0.11
0% STRIPS GOI 2061(MD 22/08/2031)	0.11
	0.11

0% STRIPS GOI 2061(MD 22/02/2027)	0.01
0% STRIPS GOI 2061(MD 22/08/2027)	0.01
0% STRIPS GOI 2061(MD 22/02/2026)	0.004
0% STRIPS GOI 2061(MD 22/02/2028)	0.004
<b>Equity</b>	<b>95.75</b>
Tata Power Company Limited	2.96
Adani Total Gas Limited	2.92
Mphasis Limited	2.20
Zee Entertainment Enterprises Limited	2.03
Max Financial Services Limited	1.98
Srf Limited	1.92
Federal Bank Limited	1.88
Ashok Leyland Limited FV 1	1.79
Shriram Transport Finance Company Limited	1.79
Voltas Limited	1.70
Bharat Electronics Limited	1.68
Mindtree Limited	1.67
Bharat Forge Limited FV 2	1.66
Alkem Laboratories Ltd	1.65
Aarti Industries Limited	1.58
Honeywell Automation India Ltd	1.55
Astral Poly Technik Limited	1.49
Dalmia Bharat Limited	1.46
Laurus Labs Limited	1.45
Godrej Properties Limited	1.44
Varun Beverages Limited	1.42
Petronet LNG Limited	1.36
Eicher Motors Limited	1.35
State Bank Of India	1.34
Ipca Laboratories Limited	1.34
Tata Communications Limited	1.33
AU Small Finance Bank Limited	1.30
ICICI Bank Limited	1.28
Crompton Greaves Consumer Electricals Limited	1.28
Trent Ltd	1.28
Container Corporation Of India Limited	1.22
Muthoot Finance Limited	1.21
Krsnaa Diagnostics	1.17
Indian Hotels Co. Limited	1.16
Page Industries Limited	1.12
Bata India Limited	1.10
Power Finance Corporation Limited	1.10
India Glycols Limited	1.09
Apollo Tyres Limited	1.08
Natco Pharma Limited	1.07
Rural Electrification Corporation Limited	1.06
MTAR Technologies	1.05
Arvind Limited	1.05
Infosys Limited	1.01
SJS Enterprises	1.01
DLF Limited	0.99
Tata Chemicals Limited	0.97
Shoppers Stop Limited	0.97
Cummins India Limited FV 2	0.96
Biocon Limited	0.96
J.K. Lakshmi Cement Limited	0.96
Dixon Technologies (India) Ltd	0.94
Craftsman Automation Limited	0.93
Emami Limited	0.91
Apollo Hospitals Enterprise Limited	0.90
Mahindra Logistics Limited	0.89
City Union Bank	0.84
Navin Fluorine International Limited	0.84
LIC Housing Finance Limited	0.83
Minda Corporation Limited	0.82
L&T Technology Services Limited	0.81
Mahindra N Mahindra Financial Services Limited	0.79
Sanofi India Limited	0.77
Colgate Palmolive India Limited	0.75
HDFC Bank Limited	0.75
Indraprastha Gas Limited	0.73
Tata Steel Limited	0.71
Hindustan Aeronautics Ltd	0.68
Gujarat State Petronet Limited	0.67
Torrent Power Ltd	0.67
TVS Motor Company Limited	0.67
Coforge Limited	0.63

Sona BLW Precision Forgings Limited	0.62
Oil And Natural Gas Corporation Limited	0.61
Endurance Technologies Limited	0.60
Hindustan Zinc Limited	0.59
Gujarat Gas Company Limited	0.59
Vodafone Idea Limited	0.59
Indiamart InterMesh Ltd	0.56
Indian Railway Catering And Tourism Corporation LT	0.55
Glenmark Pharmaceuticals Limited	0.54
Fine Organics Ltd	0.53
Oberoi Realty Limited	0.50
Deepak Nitrite Limited	0.45
Bajaj Electricals Limited	0.08
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>3.24</b>
TREP-01 Feb 2022	1.07
Nippon India ETF PSU Bank Bee	0.85
Cash & Cash Equivalent	1.32
<b>Pure Equity Fund</b>	
<b>Corporate Debt</b>	<b>0.01</b>
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01
<b>Equity</b>	<b>92.64</b>
Reliance Industries Limited	8.88
Larsen And Toubro Limited	4.90
Ultratech Cement Limited	3.70
Krsnaa Diagnostics	2.97
Bata India Limited	2.64
Tata Consultancy Services Limited	2.61
Sun Pharmaceuticals Industries Limited	2.54
SBI Life Insurance Company Limited	2.42
Mtar Technologies	2.42
Hindustan Unilever Limited	2.40
Balrampur Chini Mills Limited	2.32
GMM Pfaunder Limited	2.08
Maruti Suzuki India Limited	2.07
Crompton Greaves Consumer Electricals Limited	1.91
PI Industries Limited	1.87
Emami Limited	1.79
HCL Technologies Limited	1.77
Nestle India Limited	1.77
Bharat Electronics Limited	1.76
EPL Limited	1.70
Atul Limited	1.65
Rallis India Limited	1.60
Hero Motocorp Limited	1.56
Westlife Development Limited	1.55
Cipla Limited FV 2	1.54
Honeywell Automation India Ltd	1.51
Bajaj Electricals Limited	1.49
Dixon Technologies (India) Ltd	1.44
Mahindra Logistics Limited	1.33
Shree Cement Limited	1.23
Dr Reddy Laboratories	1.19
Hindustan Aeronautics Ltd	1.18
3M India Ltd	1.18
Indraprastha Gas Limited	1.14
Asian Paints Limited	1.14
Devyani International	1.12
India Glycols Limited	1.03
Coromandel International Limited	1.02
Abb India Limited	1.01
Dabur India Limited	1.01
J.K. Lakshmi Cement Limited	1.01
Container Corporation Of India Limited	0.99
Trent Ltd	0.95
Mphasis Limited	0.93
Endurance Technologies Limited	0.92
Astral Poly Technik Limited	0.90
Whirlpool Of India Limited	0.89
Sona Blw Precision Forgings Limited	0.84
Marico Limited	0.80
Jubilant Foodworks Limited	0.79
Tata Consumer Products Ltd	0.79
Divis Laboratories Limited	0.73
Sanofi India Limited	0.69
Orient Electric Limited	0.48

SJS Enterprises	0.47
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>7.35</b>
TREP-01 Feb 2022	7.35
Cash & Cash Equivalent	0.003
<b>Value &amp; Momentum Fund</b>	
<b>Government Securities</b>	<b>3.03</b>
0% STRIPS GOI 2061(MD 22/08/2029)	0.97
0% STRIPS GOI 2061(MD 22/02/2030)	0.94
0% STRIPS GOI 2061(MD 22/08/2026)	0.61
0% STRIPS GOI 2061(MD 22/02/2026)	0.51
<b>Corporate Debt</b>	<b>0.01</b>
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01
<b>Equity</b>	<b>87.94</b>
Infosys Limited	6.94
ICICI Bank Limited	5.33
HDFC Bank Limited	4.67
Tata Consultancy Services Limited	4.34
Housing Development Finance Corporation	3.82
Sanofi India Limited	3.26
AIA Engineering Limited	2.97
Bharat Dynamics Ltd	2.82
Tata Power Company Limited	2.57
Larsen And Toubro Limited	2.53
Hindustan Unilever Limited	2.51
ITC Limited	2.38
Muthoot Finance Limited	2.37
NTPC Limited	2.17
Britannia Industries Limited	2.13
State Bank Of India	2.03
GAIL (India) Limited	1.80
Bajaj Auto Limited	1.65
ACC Limited	1.54
Bharat Electronics Limited	1.44
Tata Chemicals Limited	1.44
Coromandel International Limited	1.39
Glaxosmithkline Pharmaceuticals Limited	1.36
Akzo Nobel India Limited	1.33
HCL Technologies Limited	1.21
Multi Commodity Exchange Of India Limited	1.11
Tech Mahindra Limited	1.08
Chambal Fertilisers N Chemicals Limited	1.07
CRISIL Limited	1.06
Central Depository Services Limited	1.05
Bharat Petroleum Corporation Limited	1.04
Balrampur Chini Mills Limited	1.00
EPL Limited	0.94
Steel Authority Of India Limited	0.94
Cummins India Limited FV 2	0.94
Mahanagar Gas Limited	0.93
Abbott India Ltd	0.93
Marico Limited	0.92
Engineers India Limited	0.91
Power Grid Corporation Of India Limited	0.89
Sun Tv Network Limited	0.88
Symphony Limited	0.85
JM Financial Ltd	0.68
Tata Consumer Products Ltd	0.67
Colgate Palmolive India Limited	0.64
CESC Limited	0.51
Indian Oil Corporation Limited	0.49
Federal Bank Limited	0.49
Hero Motocorp Limited	0.47
ICICI Securities Limited	0.44
Eicher Motors Limited	0.41
Garden Reach Shipbuilders Engineers Ltd	0.37
Coal India Limited	0.21
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>9.03</b>
Aditya Birla Sun Life Banking ETF	4.47
ICICI Prudential ETF It	2.31
Nippon India ETF Bank Bees	2.00
TREP-01 Feb 2022	0.20
Cash & Cash Equivalent	0.04
<b>Capped Nifty Index Fund</b>	

Equity	98.79
Reliance Industries Limited	8.94
Infosys Limited	6.07
HDFC Bank Limited	5.73
ICICI Bank Limited	4.84
Larsen And Toubro Limited	4.73
Hindustan Unilever Limited	4.16
Housing Development Finance Corporation	4.00
ITC Limited	3.95
Tata Consultancy Services Limited	3.69
Bharti Airtel Limited	3.53
Asian Paints Limited	2.91
Kotak Mahindra Bank Limited	2.40
Maruti Suzuki India Limited	2.36
Titan Company Limited	2.04
Tata Motors Limited	1.91
Sun Pharmaceuticals Industries Limited	1.86
Tata Steel Limited	1.77
State Bank Of India	1.75
Mahindra And Mahindra Limited	1.75
Axis Bank Limited	1.74
Ultratech Cement Limited	1.71
Bajaj Finance Limited	1.65
Power Grid Corporation Of India Limited	1.50
Hindalco Industries Limited	1.47
NTPC Limited	1.38
Nestle India Limited	1.34
Oil And Natural Gas Corporation Limited	1.29
JSW Steels Limited	1.28
HCL Technologies Limited	1.18
Dr Reddy Laboratories	1.07
Adani Ports And Special Economic Zone Limited	1.06
Divis Laboratories Limited	1.05
Cipla Limited FV 2	0.97
Bajaj Auto Limited	0.95
Tata Consumer Products Ltd	0.89
Tech Mahindra Limited	0.88
UPL Limited	0.85
Britannia Industries Limited	0.85
Wipro Limited	0.85
Bajaj Finserv Limited	0.79
Bharat Petroleum Corporation Limited	0.76
Eicher Motors Limited	0.74
Hero Motocorp Limited	0.72
Indian Oil Corporation Limited	0.67
Coal India Limited	0.66
Shree Cement Limited	0.65
HDFC Standard Life Insurance Company Limited	0.50
Indusind Bank Limited	0.48
SBI Life Insurance Company Limited	0.42
Yes Bank Limited	0.01
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>1.21</b>
TREP-01 Feb 2022	1.19
Cash & Cash Equivalent	0.02

**Asset Allocation Fund**

Government Securities	43.44
364 Days TBill (MD 10/02/2022)	6.46
5.15% GOI 2025 (MD 09/11/2025)	2.95
9.16% State Development -Rajasthan 2028 SPL SDL (MD 18/10/2)	2.40
0% STRIPS GOI 2061(MD 22/02/2031)	2.37
0% STRIPS GOI 2061(MD 22/08/2031)	2.30
0% STRIPS GOI 2061(MD 22/02/2032)	2.22
6.18% GOI (MD 04/11/2024)	2.20
0% STRIPS GOI 2061(MD 22/08/2032)	2.11
0% STRIPS GOI 2061(MD 22/08/2030)	2.08
0% STRIPS GOI 2040(MD 02/07/2027)	1.66
0% STRIPS GOI 2040(MD 02/01/2028)	1.59
0% STRIPS GOI 2040(MD 02/07/2028)	1.53
0% STRIPS GOI 2040(MD 02/01/2029)	1.47
0% STRIPS GOI 2061(MD 22/08/2028)	1.43
0% STRIPS GOI 2061(MD 22/02/2029)	1.37
6.67% GOI 2035 (MD 15/12/2035)	1.33
0% STRIPS GOI 2061(MD 22/08/2029)	1.33
0% STRIPS GOI 2061(MD 22/02/2030)	1.28

0% STRIPS GOI 2033(MD 10/11/2028)	1.14
0% STRIPS GOI 2033(MD 10/05/2029)	1.10
0% STRIPS GOI 2033(MD 10/11/2029)	1.06
8.33% GOI 2026 (MD 09/07/2026)	0.70
0% STRIPS GOI 2040(MD 02/01/2027)	0.64
8.28% GOI (MD 15/02/2032)	0.40
7.95% GOI 2032 (28.08.2032)	0.21
7.88% GOI 2030 (MD 19/03/2030)	0.09

**Corporate Debt**

Corporate Debt	21.35
8.20% Power Grid Corporation NCD (MD 23/01/2025) SR-XLVIII S	4.60
7.89% Can Fin Homes Ltd. NCD Md (18/05/2022) Series 6	4.35
8.70% Power Grid Corporation NCD (MD 15/07/2028) [C]	2.40
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.77
Tata Ind Ltd. Zero Coupon (6.69% XIRR) NCD (MD 16/01/2026)	1.40
7.41% Power Finance Corpn. Ltd. NCD (MD 25/02/2030)	1.33
8.55% HDFC Ltd NCD (MD 27/03/2029)	1.32
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.30
5.50% Indian Oil Corpn. Ltd. NCD (MD 20/10/2025)	0.76
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.57
8.40% Nuclear Power Corp Of India Ltd (B) (MD 28/11/2026) SE	0.47
8.45% HDFC Ltd. NCD Md (18/05/2026) (Series P - 012)	0.46
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.29
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2030)	0.23
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	0.09
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01

**Equity**

Equity	20.82
Reliance Industries Limited	2.06
HDFC Bank Limited	2.05
Infosys Limited	1.83
ICICI Bank Limited	1.66
Housing Development Finance Corporation	1.26
Tata Consultancy Services Limited	1.24
Kotak Mahindra Bank Limited	0.90
Larsen And Toubro Limited	0.84
Hindustan Unilever Limited	0.63
Axis Bank Limited	0.62
State Bank Of India	0.59
ITC Limited	0.58
Bharti Airtel Limited	0.57
Bajaj Finance Limited	0.53
Ultratech Cement Limited	0.47
Maruti Suzuki India Limited	0.49
Mahindra And Mahindra Limited	0.40
Sun Pharmaceuticals Industries Limited	0.38
Tata Steel Limited	0.28
Power Grid Corporation Of India Limited	0.27
Chambal Fertilisers N Chemicals Limited	0.25
Asian Paints Limited	0.24
ACC Limited	0.24
Crompton Greaves Consumer Electricals Limited	0.23
Tata Power Company Limited	0.22
Siemens Limited	0.22
Cipla Limited FV 2	0.20
Tata Consumer Products Ltd	0.19
Bajaj Auto Limited	0.19
Britannia Industries Limited	0.18
Dabur India Limited	0.18
Shree Cement Limited	0.17
Divis Laboratories Limited	0.17
Dr Reddy Laboratories	0.17
HCL Technologies Limited	0.16
NTPC Limited	0.15
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>14.38</b>
TREP-01 Feb 2022	13.47
Cash & Cash Equivalent	0.91

**MNC Fund**

Government Securities	2.89
0% STRIPS GOI 2061(MD 22/02/2027)	1.46
0% STRIPS GOI 2061(MD 22/08/2027)	1.40
0% STRIPS GOI 2061(MD 22/02/2028)	0.04
<b>Corporate Debt</b>	<b>0.01</b>
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01

Equity	90.00
Maruti Suzuki India Limited	5.46
Honeywell Automation India Ltd	4.49
GMM Pfaudler Limited	4.40
Bata India Limited	4.29
ABB India Limited	4.06
ACC Limited	3.95
GE Power India Limited	3.85
Mphasis Limited	3.62
3M India Ltd	3.19
Hindustan Unilever Limited	2.84
Britannia Industries Limited	2.78
Sanofi India Limited	2.73
EPL Limited	2.71
BASF India Limited	2.69
Colgate Palmolive India Limited	2.62
Bosch Limited	2.50
United Breweries Limited	2.45
United Spirits Limited	2.30
Gujarat Pipavav Port Limited	2.24
Bayer Cropscience Limited	2.23
Siemens Limited	2.16
Whirlpool Of India Limited	2.08
CRISIL Limited	2.02
Cummins India Limited FV 2	1.96
Glaxosmithkline Pharmaceuticals Limited	1.93
Grindwell Norton Limited	1.82
Nestle India Limited	1.82
Heidelbergcement India Limited	1.76
Wabco India Limited	1.67
Pfizer Limited	1.49
SKF India Limited	1.34
Kansai Nerolac Paints Limited	1.21
Timken India Limited	0.93
Oracle Financial Services Software Limited	0.89
Goodyear India Limited	0.82
Abbott India Ltd	0.71

**MMI, Deposits, CBLO & Others**

TREP-01 Feb 2022	7.09
Cash & Cash Equivalent	0.01

**Platinum Premier Fund**

MMI, Deposits, CBLO & Others	100.00
TREP-01 Feb 2022	84.54
Cash & Cash Equivalent	15.46

**Platinum Advantage Fund**

Government Securities	55.78
91 Days TBill (MD 24/03/2022)	30.77
8.08% GOI (MD 02/08/2022)	15.75
8.15% GOI 2022 (MD 11/06/2022)	9.26

**Corporate Debt**

7.17%Reliance Industries Ltd NCD PPD Series-D (MD 08/11/2022)	1.26
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.57

**MMI, Deposits, CBLO & Others**

TREP-01 Feb 2022	41.60
Cash & Cash Equivalent	0.79

**Titanium 1 Fund**

MMI, Deposits, CBLO & Others	100.00
Cash & Cash Equivalent	100.00

**Foresight Fund - SP**

Corporate Debt	0.59
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.59
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>99.41</b>
TREP-01 Feb 2022	99.30
Cash & Cash Equivalent	0.11

**Foresight Fund - FP**

Government Securities	45.86
8.15% GOI 2022 (MD 11/06/2022)	6.77
8.35% GOI 2022 (M/D. 14.05.2022)	6.51

8.51% State Development -Maharashtra 2026 (MD 09/03/2026)	3.42
8.20% GOI (MD 15/02/2022)	2.74
5.09% GOI (MD 13/04/2022)	2.53
6.65% Fertiliser GOI Bond 2023 (MD 29/01/2023)	1.67
0% STRIPS GOI 2061(MD 22/02/2022)	1.28
0% STRIPS GOI 2061(MD 22/08/2022)	1.25
364 Days TBill (MD 25/08/2022)	1.24
0% STRIPS GOI 2033(MD 10/05/2022)	1.03
0% STRIPS GOI 2033(MD 10/11/2022)	1.00
0% STRIPS GOI 2033(MD 10/05/2023)	0.98
0% STRIPS GOI 2033(MD 10/11/2023)	0.95
0% STRIPS GOI 2036(MD 07/06/2022)	0.93
0% STRIPS GOI 2033(MD 10/05/2024)	0.93
0% STRIPS GOI 2033(MD 10/11/2024)	0.90
0% STRIPS GOI 2036(MD 07/06/2023)	0.89
0% STRIPS GOI 2036(MD 07/12/2023)	0.86
0% STRIPS GOI 2036(MD 07/06/2024)	0.84
0% STRIPS GOI 2036(MD 07/12/2024)	0.81
0% STRIPS GOI 2040(MD 02/07/2022)	0.67
0% STRIPS GOI 2040(MD 02/01/2023)	0.65
0% STRIPS GOI 2040(MD 02/07/2023)	0.64
0% STRIPS GOI 2061(MD 22/02/2023)	0.61
0% STRIPS GOI 2040(MD 02/07/2024)	0.60
0% STRIPS GOI 2040(MD 02/01/2025)	0.58
0% STRIPS GOI 2040(MD 02/07/2025)	0.56
0% STRIPS GOI 2041Md 12/06/2022	0.55
0% STRIPS GOI 2041Md 12/12/2022	0.54
0% STRIPS GOI 2041 (MD 12/06/2023)	0.52
0% STRIPS GOI 2041 (MD 12/12/2023)	0.51
0% STRIPS GOI 2041 (MD 12/06/2024)	0.49
0% STRIPS GOI 2041 (MD 12/12/2024)	0.48
8.20% GOI Oil Spl Bond 2023 (MD - 10/11/2023)	0.30
8.13% GOI (MD 21/09/2022)	0.18
8.08% GOI (MD 02/08/2022)	0.13
8.15% GOI FCI Sb Bonds (MD 16/10/2022)	0.13
0% STRIPS GOI 2061(MD 22/02/2026)	0.10
8.83% GOI 2023 (MD 25/11/2023)	0.05
0% STRIPS GOI 2040(MD 02/07/2024)	0.05
7.16% GOI 2023 (MD 20/05/2023)	0.001
364 Days TBill (MD 10/02/2022)	0.000
<b>Corporate Debt</b>	<b>39.25</b>
6.60% Rural Electrification Corpn. Ltd. NCD (MD 21/03/2022)	4.43
6.98% NABARD NCD SR 20G (MD 19/09/2022)	3.19
9.75% Larsen & Toubro Ltd NCD (MD 11/04/2022) Stepup Forrati	3.18
7.00% HDFC Ltd NCD (MD 19/05/22) Series X-004	2.67
9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022)	1.56
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	1.38
9.30% L&T Infra Debt Fund NCD Opt:2 (MD 26/06/2024)	1.36
7.89% Can Fin Homes Ltd. NCD Md (18/05/2022) Series 6	1.35
9.15% Axis Bank NCD (MD 31/12/2022)	1.31
9.30% LIC Housing Finance Ltd NCD (MD 14/09/2022)	1.29
8.10% Sundaram Home Finance Ltd NCD (MD 05/12/2022)	1.29
8.05% HDFC Ltd NCD ( MD 20/06/2022)	1.28
7.09% Rural Electrification Corpn. Ltd. NCD (MD 13/12/2022)	1.15
5.45% NTPC Ltd NCD (MD 15/10/2025)	0.98
7.35% BPCL Ltd NCD (MD 10/03/2022)	0.97
5.05% Indian Oil Corpn. Ltd. NCD (MD 25/11/2022)	0.95
9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	0.82
9.35% Rural Electrification Corpn. Ltd. NCD (MD 15/06/2022)	0.72
9.25% Power Grid Corporation NCD (MD 26/12/2022)	0.65
9.10 L&T Shipbuilding Limited SR I Call 25/10/22 (MD 25/10/2)	0.65
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.65
9.04% Export Import Bank Of India NCD (MD 21/09/2022)	0.65
7.4450% LIC Housing Finance Ltd. NCD (MD 13/01/2023)	0.64
8.50% LIC Housing Finance Ltd NCD (MD 20/06/2022).	0.64
7.93% Power Grid Corporation NCD (MD 20/05/2022) [F]	0.64
9.18% Nuclear Power Corporation Of India Limited (A) (MD 23/	0.55
8.89% LIC Housing Finance Ltd NCD (MD 25/04/2023)	0.39

7.17% Reliance Industries Ltd NCD PPD Series-D (MD 08/11/2022)	0.38
6.70% NABARD NCD SR 20H (MD 11/11/2022)	0.38
7.10% Power Finance Corporation Ltd NCD (MD 08/08/2022)	0.38
8.60% ONGC Petro Additions Limited NCD (MD 11/03/2022)	0.38
8.40% Power Grid Corporation NCD (MD 27/05/2023) [E]	0.31
9.50 HDFC Ltd. NCD (MD 04/07/2022)	0.31
Tata Ind Ltd. Zero Coupon (6.69% XIRR) NCD (MD 16/01/2026)	0.27
7.00% India Infra debt Ltd NCD (MD 12/11/2025)	0.24
9.29% LIC Housing Finance Ltd NCD (MD 05/07/2024)	0.20
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.19
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.17
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.13
10.10% Power Grid Corporation NCD (12/06/2022)	0.13
9.00% Export Import Bank Of India NCD (MD 07/02/2022)	0.13
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.11
8.49% L&T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.10
8.88% Export Import Bank Of India NCD (MD 18/10/2022)	0.08
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>14.89</b>
TREP-01 Feb 2022	7.42
Export Import Bank Of India CD (MD 02/08/2022)	1.85
Nippon India Liquid Fund- Direct Plan Growth Plan-Growth Opt	1.26
Kotak Mahindra Bank CD (MD 18/10/2022)	1.16
Federal Bank Ltd CD (MD 13/05/2022)	0.62
Dabur India Limited CP (MD 24/08/2022)	0.62
Cash & Cash Equivalent	1.96

**Pension Nourish Fund**

<b>Government Securities</b>	<b>30.14</b>
7.26% GOI (MD 14/01/2029)	8.87
8.28% GOI 2027 (MD 21/09/2027)	8.00
6.19% GOI 2034 (MD 16/09/2034)	4.53
6.67% GOI 2035 (MD 15/12/2035)	3.52
8.30% GOI 2040 (MD 02/07/2040)	2.71
7.59% GOI 2026 (MD 11/01/2026)	2.52

**Corporate Debt**

<b>Corporate Debt</b>	<b>51.40</b>
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	8.60
7.13% LIC Housing Finance Ltd NCD (MD 28/11/2031)	8.55
8.00% Reliance Jio Infocomm Limited NCD (MD 16/04/2023)	6.29
5.27% NABARD NCD SR 22B (MD 23/07/2024)	4.83
10.70% IRFC NCD (MD 11/09/2023)	3.97
8.22% NABARD GOI NCD Pmayg-PB-2 (MD 13/12/2028)	3.94
8.30% IRFC NCD (MD 25/03/2029)	3.94
7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	3.68
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.55
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.54
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	2.50
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.01

**Equity**

<b>Equity</b>	<b>9.44</b>
Reliance Industries Limited	0.86
Infosys Limited	0.76
HDFC Bank Limited	0.76
ICICI Bank Limited	0.68
Housing Development Finance Corporation	0.48
Tata Consultancy Services Limited	0.41
Kotak Mahindra Bank Limited	0.32
Hindustan Unilever Limited	0.28
Larsen And Toubro Limited	0.27
State Bank Of India	0.25
Axis Bank Limited	0.23
ITC Limited	0.21
Bajaj Finance Limited	0.19
Bharti Airtel Limited	0.17
HCL Technologies Limited	0.15
Asian Paints Limited	0.14
Maruti Suzuki India Limited	0.13
Dr Reddy Laboratories	0.12
Tata Steel Limited	0.12

Sun Pharmaceuticals Industries Limited	0.11
Ultratech Cement Limited	0.11
Tata Motors Limited	0.10
Titan Company Limited	0.10
Bajaj Auto Limited	0.10
Bajaj Finserv Limited	0.10
Ashok Leyland Limited FV 1	0.09
Tech Mahindra Limited	0.09
Hindalco Industries Limited	0.08
Power Grid Corporation Of India Limited	0.08
NTPC Limited	0.08
J.K. Lakshmi Cement Limited	0.08
Eicher Motors Limited	0.07
Krsnaa Diagnostics	0.07
Wipro Limited	0.07
Cipla Limited FV 2	0.07
JSW Steels Limited	0.07
Nestle India Limited	0.07
Tata Power Company Limited	0.07
Oil And Natural Gas Corporation Limited	0.07
Dalmia Bharat Limited	0.07
Mahindra And Mahindra Limited	0.06
Indusind Bank Limited	0.06
Bharat Forge Limited FV 2	0.06
Tata Consumer Products Ltd	0.06
Adani Ports And Special Economic Zone Limited	0.06
SBI Life Insurance Company Limited	0.06
Divis Laboratories Limited	0.06
Zee Entertainment Enterprises Limited	0.05
DLF Limited	0.05
Max Financial Services Limited	0.05
Dabur India Limited	0.05
Indian Oil Corporation Limited	0.05
HDFC Standard Life Insurance Company Limited	0.05
Shriram Transport Finance Company Limited	0.04
Bharat Petroleum Corporation Limited	0.04
Godrej Consumer Products Limited	0.04
Britannia Industries Limited	0.04
Jubilant Foodworks Limited	0.04
Sona BLW Precision Forgings Limited	0.04
UPL Limited	0.04
Cholamandalam Investment And Finance Company Limited	0.03
PI Industries Limited	0.03
Volta Limited	0.03
GAIL (India) Limited	0.03
Crompton Greaves Consumer Electricals Limited	0.03
Container Corporation Of India Limited	0.02
Indraprastha Gas Limited	0.02

<b>MMI, Deposits, CBLO &amp; Others</b>	<b>9.01</b>
TREP-01 Feb 2022	6.95
Cash & Cash Equivalent	2.06

**Pension Growth Fund**

<b>Government Securities</b>	<b>27.81</b>
7.18% State Development Loan-Maharashtra 2022 (MD 28/06/2029)	11.06
7.59% GOI 2029 (MD 20/03/2029)	10.39
5.15% GOI 2025 (MD 09/11/2025)	4.28
8.17% GOI 2044 (MD 01/12/2044)	1.20
6.01% GOI 2028 (MD 25/03/2028)	0.88

<b>Corporate Debt</b>	<b>48.47</b>
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put120721]	8.35
8.375% Exim Bank MD 24/07/2025 (Sr. S 02-2025)	8.04
8.39% Power Finance Corpn. Ltd. NCD (MD 19/04/2025)	7.06
7.40% HDFC Ltd NCD (MD 28/02/2030)	6.31
7.52% NHPC Ltd NCD SR-V2 STRRP A (MD 06/06/2023)	6.30
5.27% NABARD NCD SR 22B (MD 23/07/2024)	5.20
8.23% Rural Electrification Corpn. Ltd. NCD (MD 23/01/2025)	2.80
7.85% Indian Hotels Co Ltd (MD 15/04/2022) S-1	1.76
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.46
9.70% L&T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.19

<b>Equity</b>	<b>19.19</b>
Reliance Industries Limited	1.73
Infosys Limited	1.52

HDFC Bank Limited	1.50
ICICI Bank Limited	1.37
Housing Development Finance Corporation	0.99
Tata Consultancy Services Limited	0.82
Kotak Mahindra Bank Limited	0.63
Larsen And Toubro Limited	0.59
Hindustan Unilever Limited	0.54
State Bank Of India	0.52
Axis Bank Limited	0.48
ITC Limited	0.42
Bajaj Finance Limited	0.39
Bharti Airtel Limited	0.35
HCL Technologies Limited	0.30
Maruti Suzuki India Limited	0.30
Asian Paints Limited	0.28
Ultratech Cement Limited	0.25
Tata Steel Limited	0.23
Dr Reddy Laboratories	0.23
Sun Pharmaceuticals Industries Limited	0.22
Tata Motors Limited	0.22
Titan Company Limited	0.21
Bajaj Finserv Limited	0.21
Tech Mahindra Limited	0.19
Ashok Leyland Limited FV 1	0.19
Hindalco Industries Limited	0.18
Power Grid Corporation Of India Limited	0.17
NTPC Limited	0.17
J.K. Lakshmi Cement Limited	0.16
Bajaj Auto Limited	0.16
Krsnaa Diagnostics	0.15
JSW Steels Limited	0.15
Wipro Limited	0.14
Cipla Limited FV 2	0.14
Eicher Motors Limited	0.14
Bharat Forge Limited FV 2	0.14
Oil And Natural Gas Corporation Limited	0.14
Mahindra And Mahindra Limited	0.14
Honeywell Automation India Ltd	0.13
Tata Power Company Limited	0.13
Dalmia Bharat Limited	0.12
Tata Consumer Products Ltd	0.12
Adani Ports And Special Economic Zone Limited	0.12
Indusind Bank Limited	0.12
SBI Life Insurance Company Limited	0.11
Britannia Industries Limited	0.11
Divis Laboratories Limited	0.11
Zee Entertainment Enterprises Limited	0.10
Jubilant Foodworks Limited	0.10
Dabur India Limited	0.10
DLF Limited	0.10
Max Financial Services Limited	0.10
Indian Oil Corporation Limited	0.09
HDFC Standard Life Insurance Company Limited	0.09
Bharat Petroleum Corporation Limited	0.09
UPL Limited	0.09
Shriram Transport Finance Company Limited	0.09
Sona BLW Precision Forgings Limited	0.08
Nestle India Limited	0.08
Cholamandalam Investment And Finance Company Limited	0.07
Container Corporation Of India Limited	0.06
GAIL (India) Limited	0.06
PI Industries Limited	0.05
Crompton Greaves Consumer Electricals Limited	0.05
Voltas Limited	0.05
Indraprastha Gas Limited	0.04
<b>MMI, Deposits, CBLO &amp; Others</b>	<b>4.52</b>
TREP-01 Feb 2022	1.79
Cash & Cash Equivalent	2.73

Pension Enrich Fund	
Government Securities	33.87
8.28% GOI 2027 (MD 21/09/2027)	10.59
5.63% GOI 2026 (MD 12/04/2026)	7.68
7.59% GOI 2026 (MD 11/01/2026)	4.92
6.67% GOI 2035 (MD 15/12/2035)	2.98
6.19% GOI 2034 (MD 16/09/2034)	2.88
8.60% GOI 2028 (MD 02/06/2028)	1.72
9.15% GOI 2024 (MD 14/11/2024)	1.70
9.95% Food Corporation Of India NCD (MD 07/03/2022)	1.40

Corporate Debt	29.92
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	8.72
5.27% NABARD NCD SR 22B (MD 23/07/2024)	5.37
8.12% Export Import Bank Of India NCD (MD 25/04/2031)	3.97
SR-T02	
8.51% NABARD NCD (MD 19/12/2033) Series LTFI 3C	1.72
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.68
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.65
10.70% IRFC NCD (MD 11/09/2023)	1.26
9.02% Rural Electrification Corp. Ltd. NCD (MD 19/11/2022)	0.96
8.55% HDFC Ltd NCD (MD 27/03/2029)	0.85
8.49% L&T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.83
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.82
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.82
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	0.64
9.70% L&T Infra Debt Fund Ltd NCD (MD 10/06/2024)	0.63
Option	

Equity	33.44
Reliance Industries Limited	3.04
HDFC Bank Limited	2.73
Infosys Limited	2.67
ICICI Bank Limited	2.41
Housing Development Finance Corporation	1.74
Tata Consultancy Services Limited	1.42
Kotak Mahindra Bank Limited	1.07
Hindustan Unilever Limited	0.97
Larsen And Toubro Limited	0.96
State Bank Of India	0.91
Axis Bank Limited	0.81
ITC Limited	0.74
Bajaj Finance Limited	0.65
Bharti Airtel Limited	0.59
Maruti Suzuki India Limited	0.52
HCL Technologies Limited	0.50
Asian Paints Limited	0.49
Ultratech Cement Limited	0.49
Tata Steel Limited	0.39
Dr Reddy Laboratories	0.37
Sun Pharmaceuticals Industries Limited	0.36
Titan Company Limited	0.35
Tata Motors Limited	0.34
Tech Mahindra Limited	0.33
Ashok Leyland Limited FV 1	0.32
Bajaj Finserv Limited	0.32
Eicher Motors Limited	0.31
Hindalco Industries Limited	0.30
Power Grid Corporation Of India Limited	0.29
NTPC Limited	0.28
Bajaj Auto Limited	0.28
J.K. Lakshmi Cement Limited	0.27
Krsnaa Diagnostics	0.25
Wipro Limited	0.25
JSW Steels Limited	0.25
Bharat Forge Limited FV 2	0.24
Cipla Limited FV 2	0.24
Mahindra And Mahindra Limited	0.23
Oil And Natural Gas Corporation Limited	0.23
Dalmia Bharat Limited	0.22
Tata Power Company Limited	0.22
Divis Laboratories Limited	0.21
Tata Consumer Products Ltd	0.20
Honeywell Automation India Ltd	0.20
Adani Ports And Special Economic Zone Limited	0.20
Indusind Bank Limited	0.20
SBI Life Insurance Company Limited	0.19
Nestle India Limited	0.19
Britannia Industries Limited	0.18
Jubilant Foodworks Limited	0.18
Max Financial Services Limited	0.17
Dabur India Limited	0.17
DLF Limited	0.17
Godrej Consumer Products Limited	0.17
Zee Entertainment Enterprises Limited	0.16
Indian Oil Corporation Limited	0.16
HDFC Standard Life Insurance Company Limited	0.15
Bharat Petroleum Corporation Limited	0.15
UPL Limited	0.15

Shriram Transport Finance Company Limited	0.14
Sona BLW Precision Forgings Limited	0.13
Cholamandalam Investment And Finance Company Limited	0.12
GAIL (India) Limited	0.09
Container Corporation Of India Limited	0.09
Crompton Greaves Consumer Electricals Limited	0.09
PI Industries Limited	0.09
Voltas Limited	0.08
Indraprastha Gas Limited	0.07

MMI, Deposits, CBLO & Others	2.77
TREP-01 Feb 2022	0.59
Cash & Cash Equivalent	2.18

Linked Discontinued Policy Fund	
Government Securities	67.32
6.84% GOI 2022 (MD 19/12/2022)	10.99
7.37% GOI 2023 (MD 16/04/2023)	6.76
8.13% GOI (MD 21/09/2022)	6.72
364 Days TBill (MD 10/11/2022)	4.67
7.16% GOI 2023 (MD 20/05/2023)	4.51
8.08% GOI (MD 02/08/2022)	4.46
3.96% GOI 2022 (MD 09/11/2022)	4.36
4.26% GOI 2023 (MD 17/05/2023)	4.35
364 Days TBill (MD 19/01/2023)	3.36
8.35% GOI 2022 (M/D. 14.05.2022)	2.22
364 Days TBill (MD 13/05/2022)	2.17
364 Days TBill (MD 05/01/2023)	2.10
6.17% GOI 2023 (MD 12/06/2023)	1.78
364 Days TBill (MD 12/01/2023)	1.47
6.30% GOI 2023 (MD 09/04/2023)	1.34
5.09% GOI (MD 13/04/2022)	1.32
364 Days TBill (MD 25/08/2022)	1.29
0% STRIPS GOI 2061 (MD 22/02/2023)	1.27
8.15% GOI 2022 (MD 11/06/2022)	0.89
364 Days TBill (MD 26/01/2023)	0.84
0% STRIPS GOI 2061 (MD 22/08/2023)	0.41
8.20% GOI (MD 15/02/2022)	0.04

MMI, Deposits, CBLO & Others	32.68
NABARD Cd (MD 18/01/2023)	5.37
Bank Of Baroda CD (MD 12/01/2023)	3.44
Kotak Mahindra Bank CD (MD 03/06/2022)	3.02
Export Import Bank Of India CD (MD 02/08/2022)	2.58
Kotak Mahindra Investments Ltd CP (MD 18/01/2023)	2.50
Kotak Mahindra Prime Ltd CP (MD 15/04/2022)	2.17
Axis Bank Ltd CD (MD 28/04/2022)	2.17
Axis Bank Ltd CD (MD 13/05/2022)	2.17
Axis Bank Ltd CD (MD 09/12/2022)	2.11
Cholamandalam Invst And Finance CP (MD 14/03/2022)	1.57
TREP-01 Feb 2022	1.31
Dabur India Limited CP (MD 24/08/2022)	1.28
Federal Bank Ltd CD (MD 13/05/2022)	1.13
Kotak Mahindra Bank CD (MD 18/10/2022)	0.85
Kotak Mahindra Prime Ltd CP (MD 07/11/2022)	0.17
Cash & Cash Equivalent	0.85

Pension Discontinued Policy Fund	
Government Securities	63.41
6.84% GOI 2022 (MD 19/12/2022)	34.23
8.35% GOI 2022 (M/D. 14.05.2022)	6.29
364 Days TBill (MD 13/05/2022)	6.15
364 Days TBill (MD 05/01/2023)	5.97
364 Days TBill (MD 19/01/2023)	5.96
364 Days TBill (MD 10/11/2022)	4.82

MMI, Deposits, CBLO & Others	36.59
Kotak Mahindra Bank CD (MD 03/06/2022)	6.13
Dabur India Limited CP (MD 24/08/2022)	6.08
NABARD CD (MD 18/01/2023)	5.95
Kotak Mahindra Investments Ltd CP (MD 18/01/2023)	5.92
Bank Of Baroda CD (MD 12/01/2023)	4.76
Cholamandalam Invst And Finance CP (MD 14/03/2022)	2.47
Federal Bank Ltd CD (MD 13/05/2022)	2.46
TREP-01 Feb 2022	2.43
Cash & Cash Equivalent	0.38

For any service related queries, please contact us:

 1800 270 7000

 [care.lifeinsurance@adityabirlacapital.com](mailto:care.lifeinsurance@adityabirlacapital.com)

 [adityabirlasunlifeinsurance.com](http://adityabirlasunlifeinsurance.com)

**Aditya Birla Sun Life Insurance Company Limited**

(Formerly known as Birla Sun Life Insurance Company Limited)

**Write to us at:** Customer Service, Aditya Birla Sun Life Insurance Company Limited, G Corp Tech Park, 6th Floor, Kasar Wadavali, Ghodbunder Road, Thane - 400601.

**Registered office:** Aditya Birla Sun Life Insurance Company Limited, One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013  
Tel. No. +91 22 6723 9100 | CIN: U99999MH2000PLC128110 | Reg. No. 109



**ADITYA BIRLA  
CAPITAL**

[adityabirlacapital.com](http://adityabirlacapital.com)

All Rights Reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recording or any information storage and retrieval system, without permission in writing from Aditya Birla Sun Life Insurance Company Limited.